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*Compliments of*

*Geo. E. Beedle*

*Commissioner of Insurance.*

*Madison, Wis.*









**ANNUAL REPORT**

**OF THE**

**COMMISSIONER OF INSURANCE**

**OF THE**

**STATE OF WISCONSIN**

---

**LOCAL MUTUAL FIRE INSURANCE**

**1907**



**MADISON, WIS.**  
**DEMOCRAT PRINTING COMPANY, STATE PRINTERS**

**1907**

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# ANNUAL REPORT OF THE Commissioner of Insurance.

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## PART III.

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### LOCAL MUTUAL FIRE INSURANCE.

STATE OF WISCONSIN,  
*Department of Insurance,*  
MADISON, MARCH 15, 1907.

To His Excellency, JAMES O. DAVIDSON,  
*Governor of Wisconsin.*

SIR: In accordance with the provisions of Section 1972b, Wisconsin Statutes of 1898, as amended by Chapter 233, Laws of 1901, I herewith submit Part III of the annual report of the Department of Insurance, showing the general conduct and condition of all local mutual fire insurance companies doing business in this state, arranged in tabular form.

The report contains a statement of all local mutual fire insurance companies authorized to do business in this state during the year ending December 31, 1906, with their names, locations, dates of incorporation and commencement of business, kinds of insurance in which they are engaged, and other information and comments which I deem of interest to the public.

The number of companies transacting business in this state and reporting to this department, was as follows:

Mutual town insurance companies .....	201
City and village mutual companies .....	54
Mutual church insurance companies .....	4
Mutual hail insurance companies .....	9
Retail lumber dealers mutuals .....	2
Hardware dealers mutuals .....	1

The following table is an abstract from the reports of these companies showing the amount at risk December 31, 1906, and cost of insurance during 1906:

*Amount at risk and cost of insurance.*

	Amount at risk Dec. 31, 1906.	Losses paid.	Expense of manage- ment.	Total costs dur- ing 1906.
City and Village Mutuals.....	\$48,476,374 00	\$175,692 88	\$102,657 20	\$278,350 08
Town Mutuals .....	298,098,076 21	452,164 30	85,266 39	537,430 69
Church Mutuals .....	6,140,807 78	7,368 31	4,274 85	11,643 16
Lumber Dealers Mutuals.....	1,329,210 00	6,117 12	2,133 04	8,256 16
Hardware Dealers Mutuals .....	1,103,814 00	10,084 16	2,613 85	12,698 01
Mutual Hail and Cyclone.....	12,285,548 53	46,516 59	48,473 53	94,990 12
Totals .....	\$365,731,830 47	\$697,943 36	\$245,418 86	\$943,362 22

#### RECEIPTS OF INSURANCE DEPARTMENT FOR YEAR 1906.

The following table shows the amount paid by each City and Village, Retail Lumber Dealers, and Hardware Dealers fire company and Mutual Hail and Cyclone Insurance Companies licensed to transact business in Wisconsin, for taxes and all other fees, and the amount in gross paid by Fire and Marine Insurance Companies, Life Insurance Companies, Suretyship Companies, Casualty Companies, Assessment Life Insurance Companies, Assessment Accident Insurance Companies, and Fraternal Beneficial Societies.

## CITY AND VILLAGE MUTUAL FIRE INSURANCE COMPANIES.

Name of Company.	Taxes.	Fees.	Total.
Bower City Mutual Ins. Co .....		\$7 00	\$7 00
City of Jefferson Mutual Fire Ins. Co. ....		1 00	1 00
Manitowoc Mutual Fire Ins. Co. ....		1 00	1 00
<b>Total</b> .....		<b>\$9 00</b>	<b>\$9 00</b>
<i>Mutual Hail and Cyclone Ins. Co.'s of other State</i>			
St. Paul Mutual Hail and Cyclone Ins. Co. ....	\$231 89	\$37 00	\$268 89
State Farmers Mutual Hail Ins. Co. ....	1 80		1 80
<b>Total</b> .....	<b>\$233 69</b>	<b>\$37 00</b>	<b>\$270 69</b>

## RECAPITULATION.

Classification.	Taxes.	Fees.	Total.
City and Village Mutual Fire Ins. Cos. ....		\$9 00	\$9 00
Mutual Hail and Cyclone Ins. Cos. of other States .....	233 69	37 00	270 69
<b>Total Taxes and Fees from Local Mutuals.</b>	<b>\$233 69</b>	<b>\$46 00</b>	<b>\$279 69</b>
Taxes and Fees Fire Ins. Companies .....	\$145,944 27	\$37,278 50	\$183,222 77
Taxes and Fees Life Ins. Companies .....	393,613 29	10,340 00	403,953 29
Taxes and Fees Surety and Casualty Cos. ....	21,738 38	5,133 00	26,871 38
Taxes and Fees Fraternal Beneficial Societies .....		2,777 50	2,777 50
Taxes and Fees Assessment Casualty Cos. ....		1,744 85	1,744 85
Taxes and Fees Assessment Life Cos. ....		1,419 00	1,419 00
Taxes and Fees Live Stock Companies .....		59 00	59 00
Miscellaneous cash .....		111 20	111 20
<b>Total</b> .....	<b>\$561,529 63</b>	<b>\$58,909 05</b>	<b>\$620,438 68</b>

## FINANCIAL STATEMENT.

Monthly receipts of the Department of Insurance for the year ending December 31, 1906.

January .....	\$62,933 43
February .....	512,318 47
March .....	28,674 76
April .....	1,188 50
May .....	2,548 86
June .....	1,133 85
July .....	7,607 36
August .....	833 00
September .....	860 95
October .....	789 00
November .....	824 50
December .....	676 00
<b>Total</b> .....	<b>\$620,438 68</b>



## PAYMENTS TO STATE TREASURER.

No. rec't.	Date paid.	Amount.	No. rec't.	Date paid.	Amount.
	1906.			1906.	
9468	Jan. 11.	\$463 00	10836	Mch. 19.	\$283 30
9517	Jan. 16.	4,372 30	10807	Mch. 19.	435 50
9518	Jan. 16.	143 50	10830	Mch. 22.	1,146 48
9549	Jan. 20.	44 24	10831	Mch. 22.	476 00
9550	Jan. 20.	505 00	10347	Mch. 26.	434 00
9570	Jan. 22.	3,661 23	10891	Mch. 29.	1,539 48
9571	Jan. 22.	1,599 50	10892	Mch. 29.	187 70
9595	Jan. 25.	7,461 82	10406	Mch. 31.	264 00
9596	Jan. 25.	1,282 00	10491	Apr. 5.	296 00
9603	Jan. 26.	4,575 58	10552	Apr. 10.	129 00
9604	Jan. 26.	897 50	10596	Apr. 16.	266 50
9611	Jan. 27.	4,501 58	10613	Apr. 19.	142 00
9612	Jan. 27.	417 00	10635	Apr. 23.	118 50
9617	Jan. 27.	6,025 57	10673	Apr. 30.	161 50
9618	Jan. 27.	490 00	10690	Apr. 30.	75 00
9623	Jan. 29.	3,817 96	10756	May 4.	213 15
9624	Jan. 29.	1,651 00	10798	May 9.	199 00
9634	Jan. 29.	1,504 30	10833	May 14.	158 50
9635	Jan. 29.	578 00	10857	May 18.	222 01
9639	Jan. 30.	5,510 28	10877	May 23.	150 00
9640	Jan. 30.	2,285 00	10894	May 26.	191 50
9657	Jan. 31.	9,604 07	10918	May 31.	1,220 21
9658	Jan. 31.	1,483 00	10919	May 31.	154 50
9693	Feb. 1.	10,169 95	10984	June 5.	117 50
9644	Feb. 1.	9,337 02	11045	June 11.	392 50
9665	Feb. 1.	4,791 50	11080	June 16.	158 00
9727	Feb. 2.	2,765 99	11121	June 23.	127 50
9729	Feb. 2.	639 00	11144	June 27.	338 35
9714	Feb. 3.	12,477 69	117	July 6.	187 50
9745	Feb. 3.	1,607 00	173	July 9.	543 50
9769	Feb. 5.	7,432 85	224	July 14.	5,681 61
9770	Feb. 5.	905 00	225	July 14.	141 50
9785	Feb. 6.	4,858 70	268	July 19.	141 50
9786	Feb. 6.	1,512 00	313	July 26.	644 25
9831	Feb. 7.	12,406 24	314	July 26.	122 50
9832	Feb. 7.	2,351 00	353	Aug. 1.	145 00
9879	Feb. 9.	25,327 42	441	Aug. 7.	189 00
9880	Feb. 9.	3,664 00	491	Aug. 10.	182 50
9902	Feb. 10.	11,725 78	529	Aug. 16.	183 00
9903	Feb. 10.	1,651 00	574	Aug. 25.	145 00
9987	Feb. 14.	15,206 16	675	Sept. 5.	183 50
9988	Feb. 14.	3,588 00	709	Sept. 7.	150 50
10011	Feb. 16.	4,628 37	763	Sept. 12.	197 45
10012	Feb. 16.	2,146 00	809	Sept. 17.	224 00
10051	Feb. 20.	20,767 01	842	Sept. 24.	117 00
10052	Feb. 20.	2,130 50	861	Sept. 28.	172 00
10038	Feb. 23.	5,585 93	1002	Oct. 5.	167 00
10089	Feb. 23.	1,161 50	1066	Oct. 11.	179 00
10083	Feb. 26.	1,744 97	1126	Oct. 20.	127 00
10084	Feb. 26.	1,378 00	1162	Oct. 25.	163 00
10114	Feb. 28.	1,588 00	1201	Oct. 31.	153 00
10115	Feb. 28.	311,093 89	1318	Nov. 7.	208 00
10157	Mch. 2.	219 45	1389	Nov. 15.	179 50
10158	Mch. 2.	2,103 50	1441	Nov. 25.	263 50
10191	Mch. 5.	4,672 80	1476	Nov. 30.	173 50
10195	Mch. 5.	2,162 00	1611	Dec. 10.	235 00
10229	Mch. 7.	35 20	1652	Dec. 17.	234 00
10230	Mch. 7.	1,509 90	1679	Dec. 24.	112 00
10251	Mch. 10.	10,564 81	1703	Dec. 28.	60 00
10252	Mch. 10.	667 50	1718	Dec. 31.	35 00
10286	Mch. 15.	802 11			
10287	Mch. 15.	969 00			
			Total		\$620,438 68

## EXPENSES OF INSURANCE DEPARTMENT FOR YEAR 1906.

The expenses of the insurance department for the calendar year 1906 were: Salaries \$13,020.00; all other expenses including postage, express, telegraph, telephone, printing and stationery, \$9,559.09. Total expenses, \$22,579.09..

## GENERAL REMARKS.

These companies may be divided into three general classes, namely: 1, the town mutuals which operate in small districts containing one or more townships; 2, the city and village mutuals which insure only city and village property, and 3, mutuals organized by special interests to cover some uniform class of hazards. Among the last named are the retail Lumbermen's Mutuals, Hardware dealers' Mutuals, Cheesemakers' Mutuals, Druggists' Mutuals, etc.

## TOWN MUTUALS.

The successful operation of the town Mutuals is a matter of common knowledge. They are the least affected by incendiarism and have the lowest expense ratio of any class of insurance organizations. Each company is practically subject to the immediate supervision of its members and the allowances to officers and agents are so small that there is little or no inducement for grafters to seek those positions. Indeed, the officers serve as a matter of public duty and not for the remuneration that is paid them.

The amount of insurance carried by this class of companies on December 31, 1905, was \$263,440,846. The premiums and assessments collected during the year 1905 was \$483,629.31 of which \$403,861.45 or 83.50 per cent was paid for losses and \$79,767.86 or 16.50 per cent was paid for expenses. They make no pretense at accumulating funds, though a few have a considerable surplus. They depend almost wholly on assessments.

The insurance in force December 31, 1906, was \$298,096,076,

an increase of 13.12 per cent over the preceding year. The premiums and assessments collected in 1906 amounted to \$571,924.46, of which \$452,164.30 or 79.06 per cent was paid for losses and \$119,760.16 or 20.94 per cent for expenses of management. This shows a material increase in the expense ratio of 1906 over that of 1905 and it is recommended that the officers of each company make an effort to determine the cause of this increase in order that further increase may be prevented and the good reputation of these companies maintained. In spite of this increase, however, the expense rate of this class of companies is exceedingly low

This low ratio of expenses and the consequent high efficiency attained in this class of companies is sufficient to commend them to every farmer who has property to insure. Another advantage is the exceedingly small amount of losses resisted or compromised, making litigation the extreme exception and certainty of payment the rule. This is largely due to the fact that there is a homogeneity of interests and that the adjusters are thoroughly familiar with the class of property insured. Every farmer knows the value of farm property, but when representative farmers are appointed to adjust the losses, this efficiency is increased.

#### CITY AND VILLAGE MUTUALS.

The City and Village Mutuals have likewise made an enviable record. Their rates are low and the payment of losses reduced almost to a certainty. They have one difficulty to contend with, however, that the town mutuals are free from and that is conflagration hazard. They must therefore spread out into the neighboring cities and villages so that the personal supervision which is found in the town mutuals is largely reduced and the moral hazard is correspondingly increased. Some of these companies have made exceptional strides forward and have made a record in the securing of new business. We are not fully convinced, however, that this is in all cases to their advantage. A rush for new business usually increases expenses, besides it invites reckless competition that may prove injurious to the com-

panies and their members. "Conservatism" should be their watchword lest the success and reputation so far attained be lost by the sudden emergencies that arise when least expected.

The amount of insurance in force in this class of companies on December 31, 1905 was \$38,866,715.22. The total receipts amounted to \$238,765.13 of which \$132,139.73 or 55.35 per cent was paid for losses and 44.65 for expenses. The insurance in force December 31, 1906 was \$46,776,374 an increase of 20.35 per cent over the preceding year. The receipts for the year 1906 was \$305,547.98 of which \$175,692.88 or 57.50 per cent was paid for losses. This shows a decrease in the expense ratio of over two points. If a similar reduction can be made in another year they will have done much to attain the same degree of efficiency that has been attained by the town mutuals.

The companies organized for the purpose of insuring special classes of property are very few in number and their history is too brief to make generalization of much value. They have one great element of strength, however, that is not found in any other class of companies, namely, uniformity of risk. This practically eliminates the question of rating and comes nearer to doing absolute justice to the individual members than do companies that insure all classes of risks. Another advantage is that the adjusters are thoroughly familiar with the class of property they are called upon to appraise. The moral hazard, however, is not entirely eliminated, nor is it intended here to convey the idea that risks may be accepted without due caution. For example, in the case of Lumber dealers' Mutuals, one dealer may have all his lumber in a shed or in piles close together, besides he may allow grass or weeds to grow in or close to the yard and near the railroad while a fellow insurer may have the lumber piles separated and keep his yard free from weeds or other rubbish. Again, one may keep oils, varnish and paint in close proximity to the yard while another may not. This, it is easy to see makes the hazard of one much greater than that of the other and their risks should be rated accordingly. The same may be said of creamery mu-

tuals and cheesemakers' mutuals and of hardware dealers' mutuals, etc.

All such associations are business institutions organized for a particular purpose, namely, to insure and thus to equalize losses among their members. They are not organized for the purpose of accumulating capital and should distribute all surplus, above what is practically necessary as a "bumper" to prevent violent fluctuations in rates. Or, what is the same thing they should refrain from levying assessments, or reduce their premium rates until their surplus is reduced to such amount as will make further reduction inconvenient or hazardous to the company. For this there is of course no hard or fast rule that can be followed. It must depend on the common sense and good judgment of the directors. It is mentioned in this connection to call attention to the fact that a large surplus is a direct invitation and temptation to extravagant expenditures.

*Respectfully submitted,*

*Geo. E. Beedle*

*Commissioner of Insurance.*

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# Statistical Tables.

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*City and Village Mutual Fire Insurance Companies.*

NAME OF COMPANY AND LOCATION.	Date of organization.	Insurance paid written since organization.	Losses paid since organization.	CONDITION JAN. 1, 1907.	
				Admitted assets.	Total liabilities.
Alma Mutual, Alma, Wis.....	June 10, 1897	\$413,100	\$61 00	\$3,655 89	.....
Appleton Mutual, Appleton, Wis	May 21, 1906	234,391	75 82	1,490 92	\$48 00
Badger Mutual, Milwaukee, Wis.	June 6, 1891	19,823,230	20,707 70	61,474 03	.....
Baldwin Mutual, Baldwin, Wis..	Jan. 11, 1903	80,050	.....	.....	.....
Baraboo Mutual, Baraboo, Wis..	Oct. 22, 1886	1,599,720	4,394 06	4,902 80	.....
Beaver Dam City Mutual, Beaver Dam, Wis.....	Mch. 31, 1905	1,047,345	5,229 02	604 12	357 87
Bloomington Mutual, Bloomington, Wis.....	Apr. 11, 1905	341,980	299 10	217 92	.....
Bower City Mut., Janesville, Wis	Feb. 26, 1904	503,550	3,583 08	1,831 68	1,000 00
Campbellsport Mutual, Campbellsport, Wis.....	July 30, 1895	10,594,726	41,996 64	14,465 16	363 75
Capital City Mut., Madison, Wis	Mch. 28, 1903	1,113,487	4,847 67	943 80	1,450 00
Citizens Mutual, Janesville, Wis.	Apr. 1897	5,068,586	24,604 76	3,282 33	2,031 65
City of Jefferson Mutual, Jefferson, Wis.....	May 5, 1903	1,491,467	6,709 13	928 92	.....
City of Oconomowoc Mutual, Oconomowoc, Wis.....	June 8, 1887	2,582,396	22,523 10	524 88	.....
City of Plymouth Mutual, Plymouth, Wis.....	Mch. 7, 1894	1,737,100	3,996 92	14,617 90	.....
Columbus City Mutual, Columbus, Wis.....	Jan. 23, 1905	728,443	2,735 37	150 13	154 56
Cream City Mutual, Milwaukee, Wis.....	July 27, 1889	7,269,015	9,235 14	23,346 87	.....
De Forest Mut., De Forest Wis.	Mch. 20, 1896	11,476,624	60,290 66	2,185 93	2,877 14
Economical Mutual, Fountain City, Wis.....	Jan. 5, 1894	.....	7,984 77	378 56	.....
German Mutual Fire Aid Soc., Sheboygan, Wis.....	May 18, 1906	149,510	.....	10,579 41	.....
German Mutual, Manitowoc, Wis	Mch. 18, 1890	1,037,455	159 20	10,939 79	.....
Grant County Mutual, Bloomington, Wis.....	Mch. 17, 1896	.....	26,132 77	403 74	950 00
Green Bay and De Pere Mutual, Green Bay, Wis.....	July 12, 1906	230,726	1 35	1,348 69	.....
Greenwood Mutual, Greenwood, Wis.....	Sept. 21, 1905	241,465	499 92	462 76	.....
Hortonville Mutual, Hortonville, Wis.....	Dec. 8, 1896	4,057,822	17,108 89	7,955 76	650 00
Iowa County Mutual, Mineral Point, Wis.....	May 27, 1901	1,429,544	10,270 59	350 59	1,060 00
Kewaskum, Mutual, Kewaskum, Wis.....	Aug. 7, 1901	4,700,190	17,520 00	8,410 18	928 28
Lodi Mutual, Lodi, Wis.....	Nov. 25, 1896	6,664,817	42,062 50	2,604 10	3,903 04
Lomira Mutual, Lomira, Wis....	Mch. 15, 1906	271,888	273 85	1,108 48	.....
Lutheran Mut. Home, Milwaukee, Wis.....	Apr. 1, 1905	534,792	319 30	1,009 16	.....
Manitowoc Mutual Manitowoc, Wis.....	Nov. 27, 1897	956,835	3,909 72	18,148 44	.....
Marion Mutual, Marion, Wis.....	Dec. 13, 1905	323,251	16 51	2,269 56	.....
Mayville Mutual, Mayville, Wis.	Apr. 25, 1901	4,380,726	24,205 83	2,436 06	.....
Menomonie Mutual, Menomonie, Wis.....	Apr. 14, 1894	1,662,030	8,750 96	7,187 83	.....
Merchants & Bankers Mutual, Beloit, Wis.....	May, 1901	1,540,330	7,447 39	2,196 37	.....
Neshkoro Business Men's & Farmers' Mut., Neshkoro, Wis.	Jan. 20, 1896	1,496,284	11,617 96	312 51	.....
Northwest'n Cheesemakers Mut., Juneau, Wis.....	Feb. 1896	3,240,331	20,426 00	1,101 81	1,100 00
Northwestern Creamery Mutual, Juneau, Wis.....	July 10, 1902	1,500,923	15,956 64	259 72	1,915 77
Portage Mut. Co-operative, Portage, Wis.....	Mch. 7, 1897	962,823	5,849 82	379 01	.....
Portland, Danville, Waterloo & Columbus Mut., Columbus, Wis.	Nov. 12, 1905	335,169	935 14	339 22	796 50
Poynette Mutual, Poynette, Wis..	Feb. 14, 1903	1,124,374	6,279 45	1,123 93	363 75

*City and Village Mutual Fire Insurance Companies.—Continued.*

NAME OF COMPANY AND LOCATION.	Date of organiza- tion.	Insur- ance written since or- ganiza- tion.	Losses paid since or- ganiza- tion.	CONDITION JAN. 1, 1907.	
				Admitted assets	Total liabili- ties.
Reeseville, Mut., Reeseville, Wis.	July 5, 1895	9,290,796	54,838 03	3,072 99	899 41
Richfield, Hartford & Men. Falls Mutual, Richfield, Wis.....	May 16, 1906	565,210	967 18	2,467 06	.....
Rice, Lake Mut., Rice Lake, Wis.	Aug. 10, 1903	428,252	1,387 79	1,850 91	16 70
Richland County Mut., Lone Rock, Wis.....	Jan. 19, 1904	321,636	1,517 50	91 70	.....
River Falls City Mut., River Falls, Wis.....	1897	1,157,166	2,369 23	3,387 92	101 03
Sauk County Mutual, Prairie du Sac, Wis. ....	Feb. 13, 1905	236,975	783 40	291 08	.....
Southwestern Wis. Mutual, Lan- caster, Wis. ....	Feb. 22, 1897	1,915,555	5,702 41	654 26	502 90
Theresa Village Mut., Theresa, Wis. ....	Jan. 28, 1895	15,328,807	69,679 53	5,363 40	500 00
Village of Sheboygan Falls Mut., Sheboygan Falls, Wis.....	May 3, 1899	8,105,370	39,461 80	7,492 20	2,002 60
Village of Waukesha Mut., Wau- kesha, Wis. ....	May 2, 1899	3,004,274	10,337 02	2,746 33	.....
Waterloo Mutual, Waterloo, Wis.	Aug. 4, 1899	240,064	15,612 97	1,687 88	1,700 00
Watertown City Mut., Water- town, Wis. ....	Oct. 26, 1896	7,028,861	40,847 29	1,110 36	711 98
West Bend Mut., West Bend, Wis. ....	Apr. 13, 1894	12,745,366	44,124 46	25,013 98	387 74
Wisconsin Mut. Fire Ass'n, Lan- caster Wis. ....	May 1, 1899	2,492,925	2,469 32	1,466 92	614 32
Totals .....		\$165,717 372	\$729,125 66	\$272,564 94	\$27,326 89



## City and Village Mutual Fire Insurance Companies—Continued.

NAME OF COMPANY AND LOCATION.	CONDITION JANUARY 1, 1907.		BUSINESS DURING 1906.			
	Amount at risk.	Average insur- ance in force per policy.	Risks written.	Pr'miums received.	Losses paid.	Expense of manage- ment.
Alma Mutual .....	\$46,106	\$720 31	\$38,700	\$521 10	\$55 00	\$89 39
Appleton Mutual .....	230,791	749 32	234,391	2,107 89	75 82	565 36
Badger Mutual .....	5,549,688	857 00	2,309,225	15,659 18	2,329 09	6,408 15
Baldwin Mutual .....	77,556	881 25	80,060	567 73	.....	561 67
Baraboo Mutual .....	342,150	864 00	154,150	987 95	1,780 86	115 61
Beaver Dam City Mutual .....	734,447	730 79	695,354	6,009 01	4,721 61	2,071 08
Bloomington Mutual .....	336,480	916 80	161,730	431 50	209 10	155 10
Bower City Mutual .....	188,252	816 00	187,862	2,723 43	2,061 73	273 06
Campbellsport Mutual .....	2,437,744	814 48	1,976,277	17,354 91	5,728 71	5,569 28
Capital City Mutual .....	618,070	803 75	515,680	5,285 31	3,926 65	1,819 87
Citizens Mutual .....	572,154	790 00	489,274	6,135 26	3,958 67	1,562 72
City of Jefferson Mutual .....	506,113	770 30	433,916	6,028 96	3,217 00	2,107 16
City of Oconomowoc Mutual .....	311,354	725 00	184,939	5,395 80	4,894 73	800 23
City of Plymouth Mutual .....	370,045	770 00	207,445	1,625 87	26 25	281 81
Columbus City Mutual .....	425 050	683 36	396,522	4,027 29	2,688 36	2,737 73
Cream City Mutual .....	.....	.....	.....	.....	.....	.....
De Forest Mutual .....	1,585,497	705 00	642 610	4,380 95	260 56	2,363 90
Economical Mutual .....	2,925 619	772 00	2,271,867	21,013 45	15,824 69	7,899 65
Economical Mutual .....	132,915	726 00	2,000	2,149 75	6,330 00	118 21
German Mut. Fire Aid Soc. ....	116,655	777 70	39,325	249 58	.....	385 74
German Mutual .....	239,375	864 17	83,445	577 02	16 70	234 86
Grant County Mutual .....	1,219,709	1,011 00	447,755	7,477 41	6,882 05	1,134 53
Green Bay & De Pere Mutual .....	224,726	678 93	230,726	2,384 61	1 35	973 09
Greenwood Mutual .....	196,525	629 88	199,380	2,290 66	499 92	892 23
Hortonville Mutual .....	1,371,937	755 05	1,416,399	10,949 37	6,573 26	2,233 96
Iowa County Mutual .....	693,902	640 64	651,535	6,483 61	5,031 68	3,217 57
Kewaskum Mutual .....	1,855,932	839 79	1,400,882	12,449 60	9,146 24	4,065 69
Lodi Mutual .....	1,698,798	722 42	1,503,134	14,422 87	10,286 75	5,334 83
Lomira Mutual .....	254,138	728 18	271,888	2,430 88	273 85	1,005 72
Lutheran Mut. Home .....	515,052	941 57	244,255	1,268 20	319 30	522 69
Manitowoc Mutual .....	667,670	1,040 00	270,875	3,047 00	1,029 00	1,039 51
Marion Mutual .....	305,001	632 78	323 251	3,241 58	16 50	1,145 00
Mayville Mutual .....	1,508,015	723 92	1,279,763	12,455 98	7,682 26	4,428 90
Menomonie Mutual .....	310,010	878 56	163,795	1,552 87	1,153 63	233 85
Merchants & Bankers Mutual ..	252,035	800 00	194,385	3,310 46	1,656 04	1,240 65
Neshkoro Business Men's & Far- mer's Mutual .....	603,429	1,341 00	171,167	4,567 88	4,067 76	418 90
Northwestern Cheesemaker's Mut	371,080	1,000 22	408,040	3,337 11	2,888 79	1,265 02
Northwestern Creamery Mutual ..	213,619	1,042 04	243,599	2,317 33	1,748 36	1,021 04
Portage Mut. Co-Operative .....	976,161	802 98	53,011	516 54	607 93	188 19
Portland, Danville, Waterloo & Columbus Mutual .....	212,169	654 84	212,169	2,521 61	935 14	2,298 37
Poynette Mutual .....	570,247	672 84	502,187	5,184 04	3,848 01	1,505 06
Reeseville Mutual .....	1,439,810	903 00	1,014,370	9,802 04	3,909 30	3,777 28
Richfield, Hartford & Menomonee Falls, Mutual .....	386,670	703 00	367,530	3,440 60	967 18	1,039 16
Rice Lake Mutual .....	153,997	797 00	130,853	1,348 12	1,025 28	400 70
Richland County Mutual .....	200,676	695 34	64,601	692 53	600 00	285 83
River Falls City Mutual .....	681,916	757 00	578,531	5,407 80	82 31	1,854 03
Sauk County Mutual .....	194,522	863 15	181,912	1,485 17	783 40	374 18
Southwestern Wis. Mutual .....	206,370	1,210 00	206,370	2,208 32	1,211 91	1,068 24
Theresa Village Mutual .....	3,016,773	794 00	2,167,199	18,682 57	10,789 01	7,621 33
Village of Sheboygan Falls Mut. ....	2,640,821	1,285 00	1,098,854	18,701 80	11,211 80	4,463 02
Village of Waukesha Mutual .....	589,645	1,131 75	318,700	1,340 55	19 65	68 68
Waterloo Mutual .....	230,405	837 17	215,034	2,905 26	3,066 57	325 51
Watertown City Mutual .....	1,584,751	743 52	1,300,111	17,892 50	10,840 08	4,924 46
West Bend Mutual .....	3,315,905	922 10	2,172,105	16,274 21	7,968 63	5,409 25
Wisconsin Mutual Fire Ass'n....	217,900	857 00	217,900	464 15	283 87	567 35
Total .....	\$46,776,374	.....	\$32,317,994	\$306,547 98	\$175,092 88	\$102,657 20

MUTUAL TOWN INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Date of organization.	Losses paid since organization.	JANUARY 1, 1907.		Amount at risk.	Average insurance force per policy.	BUSINESS DURING 1906.			Expense of management.
				Admitted assets.	Total liabilities.			Risks written.	Pre-mia received.	Losses paid.	
Albion Mut. Fire.	Cambridge.	Apr. 18, 1875.	\$24,112 20	\$3,322 08	.....	\$2,636,132 00	\$2,411 17	\$375,556 00	\$2,877 93	\$2,045 58	\$676 80
Alden & Black B. Mut. Fire.	Amery.	Aug. 25, 1887.	20,731 16	1,444 46	.....	916,721 00	1,166 20	238,496 00	3,122 95	2,262 04	383 42
Apple River Scand. Mut. Fire.	Range.	June 20, 1885.	19,301 62	1,075 68	\$1,145 86	1,063,318 00	1,312 61	311,848 00	3,528 57	2,053 87	480 89
Arkdale Mut. Fire.	Arkdale.	Feb. 15, 1888.	4,114 76	1,086 59	.....	9,731 00	1,264 62	234,398 00	1,523 64	1,401 23	499 31
Arlington Farmers Mut. Fire.	Arlington.	June, 1873.	26,418 62	768 51	1,218 30	2,522,730 00	1,440 73	563,661 00	2,186 87	3,320 42	641 87
Ashford Fire.	Campbells't.	Feb. 14, 1871.	56,890 24	254 95	.....	1,776,561 00	2,267 43	363,845 00	2,159 25	1,687 00	318 44
Aurora Fire.	Wautons.	Sept. 7, 1875.	85,272 91	3,083 82	6,035 53	3,244,541 00	1,397 18	1,075,039 00	6,491 88	4,187 05	470 43
Baraboo Farmers Mut. Fire.	Baraboo.	Dec. 23, 1876.	33,017 49	1,030 06	.....	1,403,215 00	1,575 00	335,705 00	2,271 96	1,173 62	635 54
Berlin Fire.	Berlin.	Mar. 8, 1877.	6,206 32	183 96	.....	1,270,810 00	1,758 89	75,825 00	954 33	1,178 00	90 68
Berlin Farm Mut. Fire & L.	Naugat.	Dec. 27, 1875.	53,414 00	7,598 73	.....	2,807,516 00	1,329 31	684,980 00	3,893 28	4,646 20	919 76
Berry & Roxbury Mut. Far. F.	Cross Plains.	Feb. 9, 1876.	9,922 14	618 08	.....	835,402 00	2,270 12	208,121 00	261 65	25 34	177 37
Bloomfield Mut. Fire.	W. Bloomfield.	June 30, 1881.	42,285 51	2,150 66	.....	2,001,564 00	2,081 00	638,744 00	6,870 88	5,265 25	750 53
Bloomington Farm Mut. Fire.	Bloomington.	Apr. 11, 1873.	52,675 24	540 02	.....	1,896,388 00	1,313 00	567,743 00	2,301 68	1,987 15	866 83
Blue Mounds Fire & Lightning.	Mt. Horeb.	Apr. 11, 1873.	33,427 29	378 70	80 00	1,263,013 00	1,887 04	323,264 00	1,041 50	1,068 71	208 20
Bohemian Farmers Mut.	Kewaunee.	Feb. 25, 1889.	9,451 25	2,703 65	.....	1,060,445 00	1,669 60	219,312 00	4,592 94	1,278 00	430 38
Bohemian Mut.	Whitelaw.	Oct. 19, 1871.	31,260 20	29,090 80	.....	2,746,901 00	1,426 98	673,851 00	6,198 77	7,355 73	644 50
Brighton Mut. Fire & L.	Kansasville.	Nov. 3, 1874.	5,700 84	347 61	.....	413,000 00	1,803 54	92,000 00	415 55	503 10	34 27
Bristol Mut. Fire.	Bristol.	Feb. 1880.	20,408 00	694 16	422 00	435,605 00	1,927 45	175,785 00	1,624 55	1,865 00	37 45
Caledonia Farmers Mut. Fire.	Portage.	Aug. 31, 1873.	10,408 49	137 61	.....	309,400 00	1,430 55	10,345 00	456 09	152 65	40 91
Caledonia Fire.	Readfield.	Mar. 11, 1876.	10,628 99	321 20	.....	710,866 00	1,921 00	178,651 00	3,400 84	2,810 00	324 83
Caledonia Town Mut.	Racine.	Feb. 20, 1875.	25,173 27	67 71	.....	1,376,585 00	2,267 00	362,460 00	.....	1,073 07	280 35
Calumet County Mut.	N. Holstein.	Mar. 10, 1873.	249,208 00	2,489 94	.....	5,920,643 70	2,013 14	1,821,557 65	1,604 09	10,236 25	2,200 18
Cedarburg Mut. Fire.	Cedarburg.	Apr. 19, 1873.	78,943 39	7,585 81	864 17	3,316,868 21	1,988 00	1,000,063 00	6,292 95	3,063 31	1,788 78
Cicero Mut. Fire.	Seymour.	Dec. 2, 1886.	12,292 70	3,415 03	.....	2,520,881 00	2,021 70	561,581 00	6,218 61	1,938 45	317 19
Columbus Mut. Fire.	Columbus.	July 5, 1873.	18,139 82	243 44	.....	976,675 00	2,276 00	224,325 00	1,809 69	1,753 13	238 44
Concord Mut. Fire.	Oconomowoc.	Apr. 14, 1875.	16,774 94	879 25	.....	1,015,390 00	1,526 25	205,215 00	8,506 23	1,255 00	82 45
Cottage Grove Mut. Fire.	Madison.	Mar. 24, 1875.	44,972 37	4,751 52	.....	2,298,214 00	1,559 00	525,343 00	5,209 65	5,165 03	1,069 08
Crawford County Farm Mut.	Gay's Mills.	Did not rep.	.....	.....	.....	.....	.....	.....	.....	.....	.....
Crystal Lake Farm Mut. Fire.	Germania.	Dec. 27, 1875.	40,081 30	1,051 88	1,085 45	1,677,905 00	1,311 88	626,050 00	2,191 43	2,258 04	282 19
Darlington Mut. Fire.	Shullsburg.	May 18, 1875.	88,742 32	174 06	3,664 85	4,127,761 40	1,744 00	918,455 00	6,473 80	7,320 55	1,809 13

Dayton Farmers Mut. Ins. Co.	Feb. 28, 1903	Boaz	1,390 15	17 30	490,751 00	1,184 44	150,441 00	818 36	617 00	90 27
Dayton Mut. Fire	Jan. 4, 1900	Waupeca	897 30	1,832 71	261,120 00	1,160 00	50,885 00	610 35	40 50	72 97
Dodgeville Town F. Mut. Fire	Apr. 12, 1873	Dodgeville	13,042 00	720 30	533,053 50	2,048 50	91,497 25	1,296 00	1,296 00	109 30
DuPont Farmers Mut.	July 23, 1883	Marion	21,173 31	321 00	2,532,390 00	1,975 51	629,025 00	1,573 17	2,372 50	330 33
Eagle Point Mut. Fire	June 7, 1879	Chippewa Falls	91,066 82	9,896 25	3,481,152 96	1,621 40	811,596 00	7,081 52	6,715 24	1,416 66
Eastman Bohemian Fire	Apr. 7, 1877	Redeepport	4,765 95	4,967 39	253,945 00	1,567 81	43,751 00	1,019 50	1,019 50	120 88
Eba Mut. Fire	May 11, 1872	Bridgewater	69,321 14	1,297 80	2,383,443 00	1,775 00	634,380 00	5,565 36	5,475 90	891 01
Etrick Skand Mut. Fire	Feb. 16, 1872	Galesville	55,418 98	13,973 96	3,397,767 00	1,342 30	936,170 00	6,067 19	4,332 89	749 13
Fall Creek Farmers Mut.	Jan. 18, 875	Fall Creek	32,975 71	5,113 95	2,900,740 00	1,901 13	819,340 00	6,882 04	2,145 50	1,651 03
Farmers H. Mut., Ellington	July 16, 1878	Hortonville	147,412 64	4,427 17	4,105,917 00	2,068 49	980,535 00	4,447 97	4,436 50	921 51
Farmers H. Mut., Little Chute	July 8, 1881	Kimberly	6,420 28	10 04	366,677 00	1,277 62	81,850 00	481 03	4 75	99 35
Farmers Mut. Fire, Bristol	Apr. 14, 1875	Sun Prairie	9,583 40	498 38	739,365 00	2,300 00	240,005 00	1,325 25	1,181 20	234 53
Farmers Mut. Fire, Burlington	Sept. 6, 1875	Barlington	21,349 27	524 71	1,067,150 00	1,905 62	199,925 00	480 49	152 00	182 17
Farmers Mut. F. Ins. Co., Burnett	Apr. 14, 1875	Beaver Dam	18,792 69	509 37	1,012,514 00	1,996 20	247,345 00	400 86	223 61	190 95
Farmers Mut. Fire, Center	June 18, 1872	Evansville	17,451 31	572 03	513,964 00	1,949 49	182,251 00	4,529 49	5,378 30	95 00
Farmers Mut. Fire, Clarno	Feb. 16, 1874	Monroe	18,462 60	253 92	1,572,075 00	1,972 31	377,940 00	962 52	1,262 49	409 68
Farmers Mut. Fire, Dover	Mar. 1872	Watford	13,233 93	828 12	816,704 00	2,000 00	196,440 00	477 33	128 38	231 50
Farmers Mut. Fire, Franklin	Apr. 28, 1880	Oakwood	42,766 32	911 01	1,910,491 55	2,168 54	467,044 45	1,724 01	1,274 01	343 69
Farmers Mut. Fire, Geneva	Feb. 1876	Springfield	44,901 01	558 51	1,462,770 00	1,846 93	433,150 00	2,069 93	3,869 80	434 10
Farmers Mut. Fire, Greenfield	June 15, 1875	Milwaukee	25,634 16	1,007 35	1,071,545 00	1,750 89	217,605 00	4,222 14	291 00	169 45
Farmers Mut. Fire, Harmony	June, 1872	Milton	36,753 51	1,496 23	1,494,398 18	1,539 98	389,120 00	3,504 69	816 99	713 82
Farm Mut. Fire, Johnston	Apr. 8, 1875	Janesville	9,517 63	297 61	304,205 00	1,810 00	43,000 00	993 61	1,117 41	32 00
Farm Mut. Fire, Koshkonong	Oct. 28, 1873	Ft. Atkinson	18,756 47	277 90	451,252 50	2,000 55	109,915 00	1,351 82	1,207 00	99 98
Farm Mut. Fire, Lewiston	Apr. 16, 1875	Endeavor	8,434 00	450 61	833,515 00	1,429 00	172,440 00	1,005 22	439 00	238 30
Farmers Mut. Fire, Marcellon	June 21, 1889	Portage	11,410 78	874 67	883,596 00	1,518 20	296,095 00	2,410 22	1,985 28	245 61
Farm Mut. Fire, Menomonie	Oct. 16, 1875	Menomonie	103,676 00	7,467 19	3,494,293 00	1,235 00	927,738 00	6,798 74	6,998 75	1,064 95
Farm Mut. Fire, Mukwonago	Jan., 1874	Mukwonago	23,301 62	3,704 41	1,497,090 00	1,235 00	382,390 00	825 75	125 37	109 10
Farmers Mut. Fire, Newark	Mar., 1874	Beloit	33,148 62	369 34	1,244,240 00	1,990 00	217,015 00	3,524 67	4,745 74	258 14
Farm Mut. Fire, New Berlin	Apr. 4, 1874	West Allis	16,877 50	242 71	680,839 00	1,650 00	136,181 00	333 48	64 42	171 51
Farmers Mut. Fire, Otsego	Feb. 21, 1876	Wyoceena	23,632 62	1,726 36	1,113,045 00	1,6 2 00	311,570 00	3,483 56	571 50	248 20
Farmers Mut. Fire, Ripon	Mar., 1874	Brandon	56,930 61	879 81	2,090,687 00	1,989 66	581,892 00	3,862 76	3,831 03	746 14
Farmers Mut. Fire, Rusks	July 1, 1902	Brace	5,980 53	356 24	278,756 00	776 57	41,872 00	1,335 10	818 03	451 50
Farmers Mut. Fire, Sparta	June 27, 1873	Sparta	37,323 84	95 91	1,065,353 00	1,833 00	904,039 00	6,025 08	5,183 45	571 44
Farm Mut. Fire, Sugar Creek	Feb. 1873	Elkhorn	72,512 83	2,098 98	2,690,225 00	2,011 15	730,800 00	5,872 85	3,871 81	417 40
Farmers Mut. Fire, Tomah	Sept. 1, 1874	Tunnel City	63,646 16	4,274 72	2,931,684 00	1,725 00	674,170 00	8,543 22	3,223 80	611 84
Farmers Mut. Fire, Troy	July 3, 1875	East Troy	19,936 01	1,574 04	931,783 00	2,180 00	247,315 00	2,475 41	1,607 58	297 27
Farmers Mut. Fire, Union	Feb 15, 1874	Evansville	35,021 21	1,255 00	2,335,084 10	1,915 22	513,110 00	2,565 55	2,721 58	678 33
Farm Mut. Fire, Walworth	Jan., 1878	Walworth	13,061 64	285 28	686,077 00	1,451 00	134,770 00	3,829 92	2,917 35	504 63
Farm Mut. Fire, Watford	June, 1875	Watford	14,915 00	615 95	779,710 00	2,046 00	219,930 00	2,839 23	2,535 50	527 29
Farm Mut. Fire, Waukesha	Mch. 4, 1874	Waukesha	111,797 18	1,224 01	3,354,517 00	2,198 00	750,351 00	3,578 61	3,115 75	281 42

## MUTUAL TOWN INSURANCE COMPANIES—Continued.

NAME OF COMPANY.	Location.	Date of organization.	Losses paid since organization.	JANUARY 1, 1907.		Amount at risk.	Average surplus force per policy.	BUSINESS DURING 1906.			Expense of management.
				Admitted assets.	Total liabilities.			Risks written.	Pre-miums received.	Losses paid.	
Farm Mut. Fire, Wauwatosa.	Wauwatosa.	Jan. 16, 1880	21,142 57	1,735 16	.....	1,187,627 00	1,497 64	270,652 00	153 80	1,372 05	314 62
Farmers Mut. Fire, Wayne.	South Wayne.	Jan. 7, 1886	5,214 68	158 98	.....	470,956 00	1,744 28	52,180 00	490 06	442 91	87 55
Farmers Mut. Fire, Waukegan.	Elroy.	Feb. 15, 1874	48,211 53	.....	1,192 75	1,806,152 30	1,501 37	489,631 00	6,543 74	5,023 48	442 01
Farmers Mut. Fire, Waukegan.	Phillips.	May 18, 1901	3,338 40	1,725 38	.....	435,380 00	897 75	234,711 00	1,173 55	438 75	542 92
Farmers Mut. Fire, Yorkville and Mt. Pleasant.	Union Grove.	June 17, 1874	48,678 47	237 79	.....	1,753,955 00	2,019 00	319,965 00	3,424 01	3,431 31	540 92
Farm. Mut. Ins. Co., Albany.	Mondovi.	Feb. 4, 1876	11,451 20	1,268 47	.....	510,430 00	1,289 00	133,240 00	1,220 86	520 50	180 57
Farmers Mut. Ins. Co., Lake.	Milwaukee.	Jan. 20, 1883	7,558 74	106 59	.....	423,705 00	1,471 20	120,292 00	7 04	34 65	192 00
Farmers Mut. Protective Fire.	Marshall.	June 12, 1875	32,788 25	1,226 11	760 00	1,666,477 00	2,254 00	414,715 00	4,476 89	746 50	222 10
Farm Mut. Town, Hayward.	Hayward.	June 10, 1902	820 00	22 54	50 00	91,165 00	779 00	.....	461 73	225 00	141 70
Farm Mut. Town, Haugen.	Rice Lake.	July 30, 1904	267 50	161 20	.....	61,891 00	687 66	21,098 00	94 18	.....	90 75
Farmers Town Ins. Co.	Passwood.	Jan. 24, 1903	220 00	73 22	.....	291,135 00	1,477 00	206,225 00	280 00	61 00	167 00
Farmers Town Mut. Fire, Butternut.	Butternut.	Aug. 17, 1901	663 00	516 41	.....	251,027 00	916 34	67,010 00	363 96	5 00	136 96
Farmington Mut. Fire.	Oscoda.	June 5, 1878	16,836 55	227 90	.....	1,562,689 00	1,573 00	386,550 00	936 50	1,561 86	384 10
Fountain City Mut. Farmers Fire.	Fountain City.	May 16, 1874	105,475 96	3,831 50	.....	3,610 488 00	1,761 65	869,353 00	9,134 71	6,466 29	1,539 81
Franklin Farmers Mut. Fire.	Spring Green.	Jan. 16, 1877	43,930 06	2,903 36	.....	2,360,120 00	1,297 00	557,069 00	5,572 86	1,836 80	618 20
German Farmers Mut. Fire, Ridgville.	Norwalk.	Apr. 1, 1876	9,900 00	5,437 59	.....	789,500 00	2,024 35	227,150 00	1,249 48	256 00	118 30
German Mut. Farmers Fire, Kewaunee.	Kewaunee.	Nov. 21, 1874	154,276 24	11,053 67	.....	2,394,670 00	1,250 00	537,722 00	6,083 29	4,959 50	966 40
German Mut. Farmers Fire, Mishicot.	Two Rivers.	Apr. 11, 1874	40,138 83	26,482 59	.....	1,946,076 00	1,790 48	525,062 00	3,449 38	2,518 08	727 70
German Mut. Farmers Fire, Montpelier.	Luxemburg.	Feb. 11, 1888	5,166 59	114 35	.....	549,475 00	1,602 00	87,300 00	148 17	125 00	92 18
German Mut. Fire Ins. Co., Auburn.	Kewaskum.	July 16, 1898	32,253 10	1,040 97	.....	3,091,333 50	2,380 84	681,633 00	7,744 71	6,018 05	515 60
German Mut. Fire Ins. Co., Liberty.	Fennimore.	1872	39,742 90	2,417 11	1,973 02	2,190,232 00	1,789 40	585,664 00	4,428 42	5,252 93	259 27

Geographical Name	Year	1876	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	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## MUTUAL TOWN INSURANCE COMPANIES—Continued.

NAME OF COMPANY.	Location.	Date of organization.	Losses paid since organization.	JANUARY 1, 1907.		Amount at risk.	BUSINESS DURING 1906.			Expenses of management.
				Admitted assets.	Total liabilities.		Risks written.	Premiums received.	Losses paid.	
Mut. Fire Ins. Co., Ashippuno.	Oconomowoc.	Feb. 7, 1874.	14,430.60	563.81	.....	721,625.03	143,225.00	575.57	.....	112.70
Mut. Fire Ins. Co., Calumet.	Columbus.	Feb. 17, 1872.	8,132.00	23.51	250.00	477,175.00	111,560.00	85.75	409.50	55.51
Mut. Fire Ins. Co., Courtland.	Randolph.	May, 1874.	7,158.00	160.99	.....	481,565.00	104,885.00	209.77	148.45	70.25
Mut. Fire Ins. Co., Hampden.	Columbus.	April 7, 1873.	5,555.21	224.91	.....	383,300.00	66,885.00	552.50	60.00	33.69
Mut. Fire Ins. Co., Jefferson.	Clarno.	Feb., 1873.	17,269.51	586.25	.....	753,777.00	169,100.00	2,533.22	2,118.00	212.12
Mut. Fire Ins. Co., La Prairie.	Beloit.	July 3, 1873.	85,033.23	3,031.25	450.00	3,021,759.00	789,533.00	16,757.52	13,190.61	2,000.32
Mut. Fire Ins. Co., Mt. Pleasant.	Monticello.	May 27, 1876.	47,828.22	3,578.60	.....	2,042,057.00	523,475.00	6,543.15	2,791.77	333.53
Mut. Fire Ins. Co., Oconomowoc.	Oconomowoc.	Oct. 2, 1874.	13,796.89	177.32	.....	455,350.00	94,695.00	281.82	334.50	89.75
Mut. Fire Ins. Co., Sevastopol.	Sturgeon Bay.	May 7, 1889.	40,759.09	2,558.31	.....	2,180,651.00	749,647.00	4,582.81	5,298.55	1,226.50
Mut. Fire Ins. Co., Sp. Grove.	Brookhead.	Jan. 6, 1875.	32,105.09	533.50	.....	1,177,703.00	336,850.00	2,844.95	3,629.07	499.55
Mut. Fire Ins. Co., Turtle.	Beloit.	May 28, 1873.	12,487.41	110.92	.....	263,053.00	53,020.00	75.29	45.00	74.95
Mut. Fire & Lightning Ins. Co., Randolph.	Cambria.	Sept. 5, 1874.	19,303.83	996.42	.....	80,777.00	173,425.00	1,801.80	326.00	186.11
Nakimi Fire Ins. Co., .....	Flak.	Jan. 20, 1884.	39,585.62	744.55	.....	1,271,315.00	275,795.00	3,624.07	3,188.00	213.26
Neva Mut. Fire.	Antico.	Mar. 14, 1888.	5,718.82	4,875.74	.....	525,711.00	197,200.00	2,081.38	1,775.82	464.20
New Denmark Mut. Home Fire.	Lauges.	Dec., 1875.	84,194.33	15,559.65	380.50	2,609,745.00	696,735.00	8,034.90	5,002.80	1,184.51
New Hope Norwegian Mut. Fire.	Amherst Jct.	Jan. 29, 1887.	10,309.52	2,031.35	.....	1,514,020.00	225,363.00	1,678.98	1,205.85	306.38
Oakfield Town Mut. Fire.	Oakfield.	Jan. 18, 1901.	64,197.11	535.82	.....	1,823,646.00	311,755.00	2,597.13	1,042.69	285.34
Oak Grove Farmers Mut. Fire.	Chetek.	Apr. 18, 1891.	35,124.15	2,203.70	202.21	2,052,050.00	370,005.00	5,367.55	3,865.40	670.77
Oak Grove Mut. Fire.	Juneau.	Jan. 31, 1873.	11,151.34	100.20	.....	680,140.00	185,160.00	570.32	922.00	93.52
Oakland Mut. Fire.	Cambridge.	Oct., 1873.	36,212.61	131.72	.....	811,917.00	187,665.00	352.00	80.25	208.00
Oregon Mut. Fire.	Oregon.	Jan. 5, 1891.	3,778.58	532.10	.....	311,440.00	61,917.00	130.44	37.55	47.90
Paris Mut. Fire Ins. Co.	Smors.	July 24, 1873.	10,481.10	76.47	.....	387,876.00	83,786.00	.....	35.00	65.35
Pella Farmers Mut. Fire.	Marion.	Nov. 30, 1876.	18,877.62	1,460.31	.....	1,309,425.00	385,851.00	1,813.02	1,752.19	19.44
Perry Fire Ins. Co.	Mt. Hope.	1874.	44,292.78	613.85	.....	1,527,770.00	383,020.00	3,782.06	2,070.21	407.78
Pigeon Mut. Fire.	Pigeon Falls.	Mar. 11, 1882.	52,794.76	5,568.29	3,090.50	3,982,087.00	840,469.00	3,922.54	6,003.20	636.36
Plain Farmers Mut. Fire.	Plain.	Mar. 4, 1891.	6,828.87	21.01	130.00	489,599.00	89,514.00	120.03	27.00	68.66
Pleas. Prairie Mut. F. Ins. Co.	Kenosha.	Jan. 26, 1885.	7,537.53	130.37	38.65	162,580.00	45,750.00	1,476.11	1,365.00	42.50

Plymouth Farmers Fire Ins. Co.	Dec., 1875	1,319 90	1,584,689 00	2,280 00	129,564 00	5,140 76	3,614 86	200 21
Portage County Polish Fire Ins. Co.	Mar. 7, 1885	515 45	706,162 00	1,176 93	73,655 00	2,016 82	1,336 00	341 73
Primrose Fire Ins. Co.	Apr. 25, 1879	613 01	336,068 00	2,240 45	129,564 00	267 81	1,982 00	86 73
Princeton, St. Marie & Seneca Ins. Co.	Jan. 25, 1879	110 79	613,317 00	1,466 35	156,181 00	3,191 25	4,083 16	935 11
Pulaski Farmer Mut. Fire Ins. Co.	Jan. 8, 1885	38 00	742,890 00	1,848 00	119,410 00	60 29	99 00	79 65
Reedsburg Mut. Fire Ins. Co.	Apr. 19, 1873	307 77	773,530 00	1,801 30	238,735 00	1,867 45	1,754 29	83 09
Reedsburg Mut. Farmers Fire Ins. Co.	Mar. 4, 1876	659 85	1,586,172 00	1,780 21	510,983 00	2,203 98	2,265 13	594 82
Richmond Mut. Fire Ins. Co.	Apr. 30, 1888	2,441 21	561,838 00	1,900 73	123,970 00	588 20	119 00	138 55
River Falls Fire Ins. Co.	July 1, 1876	298 76	1,466,845 00	1,757 00	349,630 00	1,457 88	1,020 25	457 50
Rockland Mut. Fire Ins. Co.	July 1, 1885	2,630 63	2,405,684 00	1,033 12	487,659 00	2,417 22	1,511 11	339 67
Rosendale Ins. Co.	Mar. 7, 1874	1,450 00	2,253,086 00	2,428 00	544,926 00	3,847 48	3,405 10	800 76
Salem Mut. F. & L. Ins. Co.	N. W. 2, 1889	331 36	444,014 00	2,084 00	94,965 00	633 33	213 90	46 50
Saukville Mut. Fire Ins. Co.	Feb. 26, 1876	500 38	1,751,492 00	2,142 00	362,644 00	7,358 24	5,988 00	627 31
Scandia Farmers Mut. Town Ins. Co.	Jan. 8, 1885	1,132 62	1,008,322 00	1,249 00	278,603 00	1,465 31	504 79	573 90
Scandinavia Mut. Ins. Co.	Jan. 5, 1874	40 89	361,080 00	1,833 00	70,015 00	336 38	1,260 00	107 63
Scandinavian Mut. Town Ins. Co.	Dec. 15, 1877	172 31	424,419 00	2,122 24	90,256 00	5,376 17	5,311 45	188 95
Seneca, Sigel & Randolph Ins. Co.	Apr. 12, 1891	112 43	2,347,753 00	1,356 50	671,325 00	6,475 76	7,048 01	789 34
Shelby Farmers Mut. Fire Ins. Co.	Oct. 19, 1874	1,678 97	3,966,272 51	1,773 82	936,965 00	5,127 54	7,850 46	699 80
Somers Mut. Fire Ins. Co.	Sept. 12, 1873	131 63	759,205 00	2,016 37	237,280 00	.....	163 75	137 55
Spring Prairie Farmers Mut. Fire Ins. Co.	Mar. 10, 1873	1,083 81	777,780 00	1,022 29	298,150 00	5,160 50	3,608 65	405 16
Stark Mut. Town Ins. Co.	Apr. 22, 1903	730 00	196,789 00	991 34	87,031 00	821 51	285 00	174 75
Stettin Mut. Fire Ins. Co.	Jan. 5, 1893	710 93	1,033,088 67	1,815 68	343,451 53	1,869 30	804 35	444 33
Stockholm Town Ins. Co.	Mar. 1, 1875	1,401 55	1,253,903 00	1,586 00	252,680 00	594 49	153 35	88 04
Stockton Fire Ins. Co.	Oct. 20, 1875	254 48	1,367,698 00	1,218 00	286,327 00	6,612 26	5,974 30	662 36
Sullivan Mut. Ins. Co.	May 8, 1875	150 00	1,196,615 00	1,678 00	246,480 00	923 19	1,862 35	182 15
Summit Mut. Fire Ins. Co.	Mar. 24, 1874	1,399 05	623,030 00	1,125 00	174,385 00	5,297 71	5,822 50	434 31
Theresa Mut. Fire Ins. Co.	Jan. 7, 1873	544 38	2,062,539 00	2,863 32	311,411 00	2,415 97	1,622 50	420 23
Town Belgium Mutual Fire Ins. Co.	Feb. 4, 1885	207 13	331,787 00	2,033 45	72,365 00	355 42	792 00	88 10
Town Herman Mut. Fire Ins. Co.	June 9, 1871	29,585 66	4,899,879 00	1,314 80	1,815,997 00	6,878 43	1,573 25	759 15
Town Holland Farmers Mut. Fire Ins. Co.	June 3, 1870	11,580 78	4,156,615 00	5,762 00	1,186,965 00	565 72	1,094 71	132 57
Town Jefferson Mut. Fire Ins. Co.	Mar. 27, 1875	383 01	6,172,108 00	2,745 19	1,436,453 00	910 67	2,753 34	670 97
Town Lebanon Mut. Fire Ins. Co.	Feb. 12, 1887	333 30	752,000 00	1,213 19	141,084 00	611 00	130 00	41 68
Town Sharon Fire Ins. Co.	Oct. 1, 1885	303 66	1,368,000 00	1,568 25	86,438 25	173 82	13 00	25 85
Town Watertown Mut. Fire Ins. Co.	Nov. 13, 1872	460 83	1,340,070 00	2,106 84	331,035 00	1,582 79	356 11	343 32
Town Wilson Mut. Fire Ins. Co.	May 6, 1872	6,735 16	2,736,009 00	2,010 42	702,141 00	5,659 49	5,403 47	552 14
Trade Lake Town Fire Ins. Co.	May 11, 1874	1,607 32	1,177,306 00	1,133 01	536,168 00	1,123 19	553 50	281 34

*Mutual Town Insurance Companies—Continued.*

NAME OF COMPANY.	Location.	Date of organization	Losses paid since organization.	JANUARY 1, 1907.		Amount at risk.	Average insur- ance in force, per policy.	BUSINESS DURING 1906.			Expense of man- agement.
				Admitted assets.	Total lia- bilities.			Risks written.	Pre- miums received.	Losses paid.	
Tempealeau Farm Mut. Fire	Tempealeau	Did not	report.	1,477 66	1,200 01	854,385 00	2,520 00	171,330 00	2,154 40	2,084 62	300 59
Trenton Mut. Fire.....	Fox Lake ...	Feb., 1872	19,115 81								
Utica Farmers Mut. Fire	Reedstown	Feb. 1, 1881	43,053 06	2,000 01	83 90	1,236,797 00	1,105 00	296,880 00	3,514 49	1,927 15	463 67
Utica Fire Ins. Co.....	Omro.....	May 24, 1873	60,498 43	532 17	10 00	2,139,646 20	1,932 83	528,410 00	5,911 89	5,378 43	541 31
Vernon Mut. Fire.....	Muskogo.....	Feb. 17, 1873	27,072 50	2,121 49	.....	1,212,974 00	1,832 51	346,486 00	2,001 41	2,337 50	281 30
Vineland Mut. Fire.....	Allenville.....	June 23, 1873	65,871 00	2,140 86	1,144 00	2,642,550 00	2,265 00	683,325 00	4,987 14	4,131 20	507 55
Warren Mut. Fire.....	Roberts.....	Jan., 1880	53,597 08	345 93	.....	2,338,201 00	1,832 00	561,483 00	4,116 80	2,975 64	563 56
Waupun Farmers Mut. Fire.	Waupun ...	Feb. 13, 1874	43,142 69	141 15	714 78	1,696,319 00	2,107 26	438,125 00	3,239 94	3,870 09	628 69
West Bend, Polk and Richfield Farmers Mut. ....	Jackson.....	Jan., 6, 1880	69,009 62	267 26	923 00	3,241,380 00	2,618 22	633,490 00	847 89	1,870 55	372 73
Westfield Farmers Fire.....	Loganville.....	Feb. 4, 1876	29,394 80	685 70	.....	1,414,422 00	2,189 50	384,870 00	6,266 18	5,214 15	467 55
Westford Ins. Co.....	Fox Lake.....	May 15, 1876	8,414 36	453 26	.....	603,640 00	1,739 54	133,185 00	282 14	119 00	76 75
Winchester Fire Ins. Co.....	Larsen.....	Feb., 1875	16,986 32	610 11	.....	899,748 00	2,337 00	263,058 00	431 39	180 96	146 61
Wrightstown and Morrison Farmers Mut. ....	DePere.....	Jan. 13, 1894	77,621 13	11,348 33	.....	3,422,475 00	1,786 26	1,005,428 00	6,772 61	4,114 06	237 69
Totals.....			\$6,445,071 97	\$482,536 83	\$56,993 53	\$296,096,076 21	.....	\$74,857,181 93	\$571,924 46	\$452,161 30	\$85,296 39



## MUTUAL CHURCH INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Date of organization.	Insurance written since organization.	Losses paid since organization.	CONDITION JANUARY 1, 1907.				BUSINESS DURING 1906.			
					Admitted assets.	Total liabilities.	Amount at risk.	Average insurance per policy.	Risks written.	Pre-miums received.	Losses paid.	Expense of management.
German Fr. Luth. Mut. F. Ass'n.	Madison	Aug. 2, 1895	\$3,852,489 00	\$19,691 86	\$10,688 82	.....	\$1,459,416 00	\$1,147 31	\$186,101 00	\$6,407 63	\$2,738 67	\$1,631 39
Wis. Church Ins. Co. of La Crosse	La Crosse	Dec. 12, 1891	5,369,436 00	33,847 58	6,907 98	.....	1,238,014 00	1,264 00	230,327 00	1,108 21	1,814 62	1,130 26
Wis. Con. Fr. Mut. Fire Ass'n.	Mondovi	Apr. 28, 1891	1,454,924 00	8,399 42	898 76	.....	444,324 00	1,258 00	100,267 00	.....	815 87	79 51
Wis. Church Mut. Fire Ass'n.	Merrill	Mar. 4, 1897	6,247,009 20	32,615 87	17,916 78	.....	2,999,023 73	1,296 00	867,305 25	8,978 62	1,999 15	1,438 69
Totals	.....	.....	\$16,923,838 20	\$91,514 73	\$36,412 34	.....	\$6,140,807 73	.....	\$1,393,000 25	\$16,444 46	\$7,368 31	\$4,274 85

## MUTUAL HAIL AND CYCLONE INSURANCE COMPANIES OF WISCONSIN.

Buffalo Co Mut. Storm & Cy. Ins. Co.	Fountain City	Feb. 2, 1904	.....	.....	\$500 60	.....	\$955,650 00	.....	\$72,975 00	\$146 11	\$28 45	\$153 94
Central Mut. Hail & Cy. Ins. Co.	Appleton	Feb. 18, 1902	.....	.....	369 67	.....	568,307 50	.....	192,688 00	1,8 5 93	725 00	938 41
Farm. H. Mut. Hail, Tor. & Cy. Ins. Co.	Seymour	Mar. 1, 1900	.....	.....	1,524 75	.....	1,802,686 00	.....	328,277 00	1,121 88	338 25	164 35
Farm. Mut. Tor. Cy. & Hail Ins. Co.	Morrison	Feb. 15, 1901	.....	.....	2,365 22	\$1,290 30	492,320 00	.....	37,955 00	252 27	1 25	55 97
Lynn Mut. Tor. Cy. or Hail Ins. Co.	Lynn	Mar. 2, 1905	.....	.....	26 27	75 00	279,108 50	.....	72,218 00	184 80	146 10	97 06
N. W. Farm. Mut. Hail & Cy. Ins. Co.	Waterloo	June 13, 1898	.....	.....	6,280 87	.....	1,309,965 65	.....	233,680 00	17,571 07	11,775 37	9,169 62
Wis. Farm. Mut. Hail & Cy. Ins. Co.	Juneau	May 26, 1898	.....	.....	1,855 06	283 72	3,100,046 15	.....	1,198,388 65	17,797 04	7,894 35	7,489 39
Wis. Tor. Mut. Ins. Co.	Milton	June 15, 1903	.....	.....	288 29	.....	828,665 73	.....	115,757 00	274 36	27 25	304 89
Totals	.....	.....	.....	.....	\$13,220 75	\$1,639 02	\$9,421,809 53	.....	\$2,251,938 65	\$59,193 46	\$20,926 32	\$17,493 02

## HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY.

NAME OF COMPANY.	Location.	Date of organization.	Insurance written since organization.	Losses paid since organization.	CONDITION JANUARY 1, 1907.				BUSINESS DURING 1906.			
					Admitt'd assets.	Total liabilities.	Amount at risk.	Average insurance per policy.	Risks written.	Premiums received.	Expense of management.	
Hardware Dealers Mut. Fire Ins. Co. ....	Berlin .....	Apr. 8, 1904	\$2,370,900 00	\$14,071 74	\$14,675 20	\$1,508 31	\$1,103,814 00	\$1,337 00	\$471,355 00	\$20,862 19	\$10,084 16	\$2,613 85

## RETAIL LUMBER DEALERS MUTUAL INSURANCE COMPANIES.

Retail Lumber Dealers Mut. Ins. Ass'n. ....	Sauk City ..	Apr. 18, 1898	\$1,798,700 00	\$8,716 01	\$16,706 36	.....	\$869,835 00	\$2,743 97	\$453,501 00	\$10,295 65	\$3,117 12	\$1,389 11
Wis. Retail Lumb. Dealers Mut. Ins. Co. ....	Sauk City ....	Dec. 2, 1904	519,375 00	3,000 00	6,611 20	.....	459,375 00	2,590 75	218,275 00	5,555 60	3,000 00	743 93
Totals .....	.....	.....	\$2,318,275 00	\$11,716 01	\$23,317 56	.....	\$1,329,210 00	\$5,324 72	\$671,775 00	\$15,541 25	\$6,117 12	\$2,133 04

## MUTUAL HAIL AND CYCLONE INSURANCE COMPANIES OF OTHER STATES.

St. Paul Mut. Hail & Cy. Ins. Co. ....	St. Paul, Minn.	July, 1897	.....	.....	\$62,319 22	\$4,577 86	\$2,853,749 00	.....	\$1,356,292 00	\$54,169 41	\$25,500 07	\$30,980 51
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# Mutual City and Village Insurance Companies

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3—Ins.

## ALMA MUTUAL FIRE INSURANCE COMPANY,

ALMA, BUFFALO COUNTY.

[Organized or incorporated June 10, 1897; commenced business July 27, 1897.]

President, CHAS. SCHAEFFLE, Alma, Wis.  
 Vice President, WM. HEISE, Alma, Wis.  
 Secretary, P. E. IBACH, Alma, Wis.  
 Treasurer, G. RYFFEL, Alma, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$3,115 12
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$521 10	
Cash received from all other sources: Interest .....	175 77	
Total income during the year.....		636 87
Sum of both amounts.....		<u>\$3,811 99</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$55 00	
Premiums or assessments returned on cancelled policies .....	31 71	
Salaries, fees and all other charges of officers and employes.....	43 50	
Paid for fire department taxes.....	22 29	
All other disbursements: Books.....	3 60	
Total disbursements .....		156 10
Balance .....		<u>\$3,655 89</u>

## LEDGER ASSETS.

Cash in company's office.....	\$1,455 89
Loans on mortgage on real estate.....	300 00
Loans on notes.....	1,900 00
Total net ledger assets.....	<u>\$3,655 89</u>

RISKS.

	No.	Amount.
Written and renewed during the year.....	54	\$38,700 00
In force on the 31st day of December of the preceding year.....	70	48,200 00
Total .....	124	\$86,900 00
Deduct those expired and cancelled.....	60	40,800 00
In force at the end of the year.....	64	\$46,100 00
Number and amount of policies issued since organization .....	601	\$413,100 00
Amount of losses paid since organization.....		61 00
Average insurance in force per policy.....		720 31

MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; three years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500; treasurer, \$2,000.

Are the members required to pay premiums or advance assessments? Premiums.

Upon what basis are such premiums or advance assessments calculated? Rates by committee.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? No.

What compensation do agents receive? None.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Dwellings, barns, sheds, hotels, stores, churches, lumber yards, offices, shops, breweries, warehouses, school houses and contents of buildings.

What the highest per cent. of the value of the property that the company insures? Sixty-five per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Nothing stated.

**APPLETON MUTUAL FIRE INSURANCE COMPANY,  
APPLETON, OUTAGAMIE COUNTY.**

[Organized or Incorporated May 21, 1906; commenced business May  
26, 1906.]

President, H. G. SAECKER, Appleton, Wis.  
Vice President, GEO. D. WOOD, Appleton, Wis.  
Secretary, H. T. KENT, Appleton, Wis.  
Treasurer, B. C. Wolter, Appleton, Wis.

**INCOME DURING YEAR.**

Cash for premiums (advance assessments).....	\$2,107 89
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**DISBURSEMENTS DURING YEAR.**

Amount paid for losses.....	\$75 82
Premiums or assessments returned on cancelled policies .....	5 79
Salaries, fees and all other charges of officers and employes.....	167 06
Commissions to agents.....	250 61
All other disbursements:	
Reinsurance .....	39 13
Postage, printing, supplies, etc.....	108 56
	646 97
Total disbursements.....	646 97
Balance .....	\$1,460 92
	=====

**LEDGER ASSETS.**

Cash deposited in First National Bank of Appleton.....	\$1,068 48
Agents' debit balances.....	392 44
	1,460 92
Total net ledger assets.....	\$1,460 92
	=====

**NON-LEDGER ASSETS.**

Supplies .....	\$44 00
Other items: Maps.....	25 00
	69 00
Total non-ledger assets.....	69 00
Gross assets .....	\$1,529 92

# DEDUCT ASSETS NOT ADMITTED.

Supplies .....	\$44 00	
Maps .....	25 00	
Total .....		69 00
Total admitted assets.....		<u>\$1,460 32</u>

# NON-LEDGER LIABILITIES.

All other accounts, bill's, etc., remaining unpaid, viz.: Printing.....	\$23 00	
Maps .....	25 00	
Total liabilities .....		<u>\$48 00</u>

# RISKS.

	No.	Amount.
Written and renewed during the year.....	313	\$234,391 00
Total cancelled and expires.....	5	3,600 00
In force at the end of the year .....	308	<u>\$230,791 00</u>
Number and amount of policies issued since organization .....	313	\$234,391 00
Amount of losses paid since organization....		75 82
Average insurance in force per policy.....		749 32

# MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; three years.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. River Falls, \$2,600; Marion, \$1,250; Greenwood, \$500; Green Bay & De Pere, \$350.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$1,000.

Are the members required to pay premiums of advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? One-half stock company rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.



## 38 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

Are such assessments limited? No.

What compensation do agents receive? Fifteen per cent.

Did the company borrow money the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? All kinds subject to rejection by directors.

What is the highest per cent. of the value of the property that the company insures? No limit.

At what distance from other hazards must a risk be situated to be insured by this company? Safe distance.

## BADGER MUTUAL FIRE INSURANCE COMPANY,

MILWAUKEE, MILWAUKEE COUNTY.

[Organized or incorporated June 6, 1891; commenced business June 7, 1891.]

President, AUGUST KELLING, 170 Garfield Ave.  
Vice President, ALBERT RAHN, 1231 20th Street.  
Secretary, W. H. GRAEBNER, 542 National Ave.  
Treasurer, C. L. ROLOFF, 1601 Fond du Lac Ave.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$54,569 82
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### INCOME DURING YEAR.

Cash for premiums (advance assessments) .....	\$15,659 18
Cash received from all other sources: Interest .....	2,704 18
	<hr/>
Total income during the year.....	18,363 36
	<hr/>
Sum of both amounts.....	\$72,933 18

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,329 69	
Premiums or assessments returned on cancelled policies .....	215 44	
Dividends returned to members on policies still in force.....	3,130 87	
Salaries, fees and all other charges of officers and employes.....	1,554 50	
Commissions to agents.....	3,134 90	
All other disbursements, viz.: Office rent, \$251.00; postage, \$128.00; adjusting losses, \$154.50; calendars and policies, \$335.94; stationery, \$111.80; fuel, \$41.50; advertising, \$42.00; typewriter and desk, \$157.25; 12 new ledgers for dividend account, \$220.00; light, \$65.51; telephone, \$68.28; sundries, \$142.97....	1,718 75	
Total disbursements .....		12,084 15
Balance .....		<u>\$60,849 03</u>

## LEDGER ASSETS.

Cash deposited in Second Ward Savings Bank, Milwaukee, Wisconsin.....	\$1,669 03	
Loans on mortgages on real estate.....	58,855 00	
Loans on notes to churches only.....	325 00	
Agents' debit balances.....	240 25	
Total .....		\$61,089 28

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	240 25	
Total net ledger assets.....		<u>\$60,849 03</u>

## NON-LEDGER ASSETS.

Interest due or accrued.....	\$625 00	
Assessments in process of collection.. ..	240 25	
Furniture, fixtures and safes.....	800 00	
Total non-ledger assets .....		1,665 25
Gross assets .....		<u>\$62,514 28</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes .....	\$800 00	
Agents' debit balances not secured by bonds .....	240 25	
Total .....		<u>\$1,040 25</u>
Total admitted assets.....		<u>\$61,474 03</u>

# 40 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

## RISKS.

	No.	Amount.
Written and renewed during the year.....	2645	\$2,309,225 00
In force on the 31st day of December of the preceding year .....	6156	4,968,022 00
Total .....	8801	\$7,277,247 00
Deduct those expired and canceled.....	2324	1,727,559 00
In force at the end of the year.....	6477	\$5,549,688 00
Number and amount of policies issued since organization .....	24915	\$19,823,230 00
Amount of losses paid since organization.....		20,707 70
Average insurance in force per policy.....		857 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? In part only.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$2,000; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$3,000; treasurer, \$3,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? Twenty-five per cent less than stock company rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? Each member must pay pro rata his share of the loss.

What compensation do agents receive? Twenty per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Carry about 93 per cent of total risk on dwellings and household goods belongings and about 7 per cent on mercantile risks in minimum tariff districts.

What is the highest per cent. of the value of the property that the company insures? Less than value.

At what distance from other hazards must a risk be situated to be insured by this company? 90 feet. Company is very careful not to bunch risks.

BALDWIN MUTUAL FIRE INSURANCE COMPANY,  
BALDWIN, ST. CROIX COUNTY.

[Organized or incorporated Jan. 11, 1906; commenced business Feb. 15, 1906.]

President, E. J. CAVE, Baldwin, Wis.  
Vice-President, LOUIS SNOEYENBOS, Baldwin, Wis.  
Secretary, ED. H. WILFORD, Baldwin, Wis.  
Treasurer, J. P. LARSON, Baldwin, Wis.

INCOME DURING YEAR.

Cash for premiums (advance assessments) \$567 73

DISBURSEMENTS DURING YEAR.

Premiums or assessments returned on cancelled policies .....	\$6 06
Commissions to agents .....	85 15
All other disbursements, viz. De Forest Mutual reinsurance, \$24.58; River Falls City Mutual reinsurance, \$451.94 .....	476 52
Total disbursements .....	\$567 73

RISKS.

	No.	Amount.
Written and renewed during the year .....	89	\$89,050 00
Total .....	89	\$80,050 00
Deduct those expired and cancelled .....	1	2,500 00
In force at the end of the year .....	88	\$77,550 00
Number and amount of policies issued since organization .....	89	\$80,050 00
Average insurance in force per policy .....		881 25

MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; years 3.

Are any of the outstanding risks of the company re-insured in other

## 42 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

companies? Yes. If so, give names of re-insuring companies and amount re-insured in each De Forest Mutual, 4,200; River Falls City Mutual 73,350.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$2,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? One half local board rate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? City and village except very hazardous risks.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Fire Wall or detached.

### BARABOO MUTUAL FIRE INSURANCE COMPANY, BARABOO, SAUK COUNTY.

[Organized or incorporated Oct. 22, 1895; commenced business Nov. 5, 1895.]

President, CHAS. BENDER, Baraboo, Wis.  
Vice-President, M. A. WARREN, Baraboo, Wis.  
Secretary, R. B. GRIGGS, Baraboo, Wis.  
Treasurer, H. L. HALSTED, Baraboo, Wis.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$5,529 71
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#### INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$650 50
Cash received as annual dues .....	337 45
Cash received from all other sources ....	216 42
Total income during the year.....	\$1,204 37
Sum of both amounts .....	\$6,734 08

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,780 86	
Premiums or assessments returned on cancelled policies .....	13 20	
Salaries, fees and all other charges of officers and employes .....	105 50	
All other disbursements. Janitor, \$1.00; advertising, \$0.36; adjusting losses, \$5.00 postal cards, \$2.50; printing, \$1.25.....	10 11	
Total disbursements .....		1,909 67
Balance .....		<u>\$4,824 41</u>

## LEDGER ASSETS.

Cash deposited in First National Bank of Baraboo, Wis. ....	\$124 41	
Loans on mortgage on real estate .....	4,400 00	
Total net ledger assets .....		<u>\$4,824 41</u>

## NON-LEDGER ASSETS.

Interest due or accrued .....	\$62 54	
Other items, viz.: Due from policyholders premium .....	10 35	
Total non-ledger assets .....		78 39
Total admitted assets .....		<u>\$4,902 80</u>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	171	\$154,150 00
In force on the 31st day of December of the preceding year .....	391	342,225 00
Total .....	562	<u>\$496,375 00</u>
Deduct those expired and cancelled .....	166	154,225 00
In force at the end of the year .....	396	<u>342,150 00</u>
Number and amount of policies issued since organization .....	1,840	\$1,599,720 00
Amount of losses paid since organization .....		4,394 08
Average insurance in force per policy .....		864 00

# MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? No.  
Is the assessment liability of the members clearly defined in the policy? Yes. Application is printed on policy.

What is the maximum amount and the longest period for which a risk is written? \$1,500; years 3.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$200.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? 60 per cent of old line rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Only by amount of losses.

What compensation do agents receive? Have no agents.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, statutes of 1898, as amended? No.

What kinds of property does your company insure? Dwellings and barns and their contents, business blocks and stocks of goods, blacksmith shops, churches, etc.

What is the highest per cent. of the value of the property that the company insures? Two-thirds

At what distance from other hazards must a risk be situated to be insured by this company? Not specified.

## BEAVER DAM CITY MUTUAL FIRE INSURANCE COMPANY,

BEAVER DAM, DODGE COUNTY.

[Organized or incorporated March 31, 1905; commenced business June 1, 1905.]

President, S. W. LAMOREUX, Beaver Dam, Wis.  
Vice-President, M. A. JACOBS, Beaver Dam, Wis.  
Secretary, O. C. HUSTING, Beaver Dam, Wis.  
Treasurer, JOHN C. ZANDER, Beaver Dam, Wis.

# BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$1,513 92
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$6,009 01	
Cash received from all other sources, From		
Discount, \$12.00; money borrowed on note		
of the company, \$1,000.00 .....	1,012 00	
Total income during the year .....		7,021 01
Sum of both amounts .....		\$8,534 93

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$4,721 61	
Premiums or assessments returned on cancelled policies .....	109 39	
Salaries, fees and all other charges of officers and employes .....	763 32	
Paid for fire department taxes .....	33 43	
Commissions to agents .....	847 41	
All other disbursements: Repaid borrowed money and interest .....	1,028 75	
Postage, \$51.64; printing and supplies, \$76.37; rent, \$42.00; adjusting losses, inspecting risk and attending meetings, \$172.26; telephone, \$36.60; light and fuel \$21.23; reinsurance, \$14.75 .....	126 90	
Total disbursements .....		7,930 81
Balance .....		\$604 12

## LEDGER ASSETS.

Cash deposited in German National Bank of Beaver Dam .....	\$75 22	
Agents' debit balances .....	622 24	
Total .....	\$697 46	

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances .....	93 34	
Total net ledger assets .....		\$604 12

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$21.00; supplies, \$75.00 .....	96 00	
Gross assets .....		\$700 12



# 46 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$21.00; supplies. \$75.00 .....	\$96 00
Total admitted assets .....	<u>\$604 12</u>

## NON-LEDGER LIABILITIES.

Amount of losses adjusted, not due (No. 23) .....	<u>\$357 87</u>
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## RISKS.

	No.	Amount.
Written and renewed during the year.....	937	\$665,354 01
In force on the 31st day of December of the preceding year .....	489	364,568 03
Total .....	1426	<u>\$1,029,922 94</u>
Deduct those expired and cancelled.....	421	295,474 51
In force at the end of the year.....	1005	<u>\$734,447 53</u>
Number and amount of policies issued since organization .....	1444	\$1,047,345 04
Amount of losses paid since organization.....	22	5,229 02
Average insurance in force per policy.....		730 79

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. Mayville Mutual, \$1,500; Marion Mutual, \$500; Kewaskum Mutual, \$500.00.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$2,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? About one-half of board rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent of premiums.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? Yes. If so, what amount was borrowed for such purposes? \$1,000.

What kinds of property does your company insure? City and village property not prohibited by our by-laws.

What is the highest per cent. of the value of the property that the company insures? 80 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Distance considered safe,

BLOOMINGTON MUTUAL FIRE INSURANCE  
COMPANY,

BLOOMINGTON, GRANT COUNTY.

[Organized or incorporated April 11, 1905; commenced business June  
12, 1905.]

President, L. ABRAHAM, Bloomington, Wis.  
 Vice President, J. M. DONNELLY, Bloomington, Wis.  
 Secretary, S. A. HATCH, Bloomington, Wis.  
 Treasurer, S. A. HATCH, Bloomington, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year .....	\$237 62
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$431 50	
Cash received from all other sources, viz.:		
Transfers .....	3 00	
	<hr/>	
Total income during the year.....		434 50
		<hr/>
Sum of both amounts.....		\$672 12

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$299 10	
Salaries, fees and all other charges of offi- cers and employes .....	149 95	
All other disbursements. Postage, \$3.65; printing and exchange, \$1.50.....	5 15	
	<hr/>	
Total disbursements .....		454 20
		<hr/>
Balance .....		\$217 92
		<hr/> <hr/>

## LEDGER ASSETS.

Cash in company's office.....	\$217 92
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## RISKS.

	No.	Amount.
Written and renewed during the year .....	173	\$161,790 00
In force on the 31st day of December of the preceding year .....	196	177,440 00
Total .....	369	\$339,230 00
Deduct those expired and cancelled .....	4	2,750 00
In force at the end of the year .....	365	\$336,480 00
Number and amount of policies issued since organization .....	373	\$341,980 00
Amount of losses paid since organization .....		239 10
Average insurance in force per policy .....		916 80

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? 2 mills.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? By the amount of loss.

What compensation do agents receive? \$1.00, \$1.50 and \$2.00.

What kinds of property does your company insure? Residence and business.

What is the highest per cent. of the value of the property that the company insures? Three-fourths.

At what distance from other hazards must a risk be situated to be insured by this company? No restrictions.

BOWER CITY MUTUAL FIRE INSURANCE  
COMPANY,

JANESVILLE, ROCK COUNTY.

[Organized or incorporated Feb. 26, 1904; commenced business March  
23, 1904.]

President, F. S. BAINES, Janesville, Wis.  
 Vice-President, N. L. CARLÉ, Janesville, Wis.  
 Secretary, SANFORD SOVERHILL, Janesville, Wis.  
 Treasurer, W. S. JEFFRIS, Janesville, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$1,482 48
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## INCOME DURING YEAR.

Cash for premiums (advance assessments) .....	2,723 43
Sum of both amounts .....	\$4,205 91

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$2,091 73
Premiums or assessments returned on can- celled policies .....	133 53
Dividends returned to members on policies still in force .....	398 46
Paid for fire department taxes .....	38 31
Commissions to agents .....	150 00
All other disbursements: litigation acc't .....	84 75
Total disbursements .....	2,896 78
Balance .....	<u><u>\$1,309 13</u></u>

## LEDGER ASSETS.

Cash in company's office .....	\$65 19
Cash deposited, Merchants & Mechanics Savings Bank, Janesville, Wis. ....	1,243 94
Total net ledger assets .....	\$1,309 13

## 50 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

### NON-LEDGER ASSETS.

Interest due or accrued .....	\$50 82
Premiums in process of collection .....	471 73
Furniture, and fixtures .....	60 00
Total non-ledger assets .....	582 55
Gross assets .....	\$1,891 68

### DEDUCT ASSETS NOT ADMITTED.

Furniture, and fixtures .....	60 00
Total admitted assets .....	\$1,831 68.

### NON-LEDGER LIABILITIES.

Amount of losses adjusted, not due .....	1,900 00
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### RISKS.

	No.	Amount.
Written and renewed during the year .....	235	\$187,862 50
In force on the 31st day of December of the pre- ceding year .....	203	176,637 50
Total .....	438	\$364,500 00
Deduct those expired and cancelled .....	199	176,247 50
In force at the end of the year .....	239	\$188,252 50
Number and amount of policies issued since or- ganization ....	617	\$503,550 00
Amount of losses paid since organization .....		3,593 08
Average insurance in force per policy .....		816 00

### MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the  
policy? Yes.

What is the maximum amount and the longest period for which a  
risk is written. \$1,500; years 3.

Are any of the outstanding risks of the company re-insured in other  
companies? Yes. If so, give names of re-insuring companies and  
amount re-insured in each. Citizens Mutual of Janesville, Wis. Mer-  
chants and Bankers Mutual of Beloit, Wis.

Are the officers of the company required to furnish bonds for the  
faithful performance of their duties? Yes. Secretary, \$1,000; Treasurer,  
\$2,000.

Are the members required to pay premiums? Yes.

Upon what basis are such premiums or advance assessments calculated? Board rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses, Yes.

Are such assessments limited? Yes. How? 3 times original premium.

What compensation do agents receive? 15 and 20 per cent.

Did the company borrow money during the past year to pay losses, as provided by section 1941—8, statutes of 1898, as amended? No.

What kinds of property does your company insure? Risks usually taken by first class Stock Companies.

What is the highest per cent. of the value of the property that the company insures, 80 per cent.

At what distance from other hazards must a risk be situated to be insured by this company, No two risks subject to one fire.

## CAMPBELLSPORT MUTUAL FIRE INSURANCE COMPANY,

CAMPBELLSPORT, FOND DU LAC, COUNTY.

Organized or incorporated, July 30, 1895; commenced business Sept. 18, 1895.

President, IGNATIUS KLOTZ, Campbellsport, Wis.

Vice-President, O. G. HENDRICKS, Campbellsport, Wis.

Secretary, H. A. WRUCKE, Campbellsport, Wis.

Treasurer, JOHN H. PAAS, Campbellsport, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$8,502 63
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### INCOME DURING YEAR.

Cash for premiums (advance assessments) ..	\$17,354 91
Cash received from all other sources: from	
Interest .....	235 16
From Salvage .....	8 47
Total income during the year .....	17,598 54
Sum of both amounts .....	\$26,101 17

## 52 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

### DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$32.22 losses occurring in previous years) .....	\$5,728 71
Premiums or assessments returned on cancelled policies .....	475 52
Salaries, fees and all other charges of officers and employes .....	2,241 25
Paid for fire department taxes .....	146 17
Commissions to agents .....	2,611 13
All other disbursements: postage, telephone, express, freight, etc. \$166.36; printing, books, and stationery, \$71.77; adjusting losses, \$107.36; fire maps, \$25.00; fuel, rent, insurance, association dues and expense and incidentals, \$103.70; accrued interest on mortgage purchased, \$36.54 .....	510 73
Total disbursements .....	11,713 51
Balance .....	<u>\$14,387 66</u>

### LEDGER ASSETS.

Cash in company's office .....	\$439 09
Cash deposited in The First National Bank of Campbellsport, Wis. ....	11,288 57
Loans on mortgage on real estate .....	2,560 00
Loans on notes .....	100 00
Total net ledger assets .....	<u>\$14,387 66</u>

### NON-LEDGER ASSETS.

Interest accrued .....	\$77 50
Furniture, fixtures and safes, \$375.00; supplies, \$50.00; .....	425 00
Office building .....	450 00
Total non-ledger assets .....	<u>952 50</u>
Gross assets .....	<u>\$15,340 16</u>

### DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$375.00; supplies, \$50.00; total .....	\$425 00
Office building .....	450 00
Total .....	<u>875 00</u>
Total admitted assets .....	<u>\$14,465 16</u>

## NON-LEDGER LIABILITIES.

Amount of losses resisted (No. 1) .....	\$363 75
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## RISKS.

	No.	Amount.
Written and renewed during the year .....	2,435	\$1,976,277 37
In force on the 31st day of December of the preceding year .....	2,344	2,002,690 29
<b>Total</b> .....	<b>4,799</b>	<b>3,978,967 66</b>
Deduct those expired and cancelled .....	1,806	1,541,223 20
<b>In force at the end of the year</b> .....	<b>2,993</b>	<b>\$2,437,744 46</b>
Number and amount of policies issued since organization .....	11,059	\$10,594,726 44
Amount of losses paid since organization .....	199	41,996 64
Average insurance in force per policy .....		814 48

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$10,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? Hazard and exposure, about  $\frac{1}{2}$  of local board rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent. commission and survey fee; and 20 per cent. commission and no survey fee.

Did the company borrow money during the past year to pay losses, as provided by section 1941—8, statutes of 1898, as amended, No.

What kinds of property does your company insure? All such city and village property not prohibited by the constitution and by-laws of the company.

What is the highest per cent. of the value of the property that the company insures? About 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Not specified, safe distance so as to prevent more than one loss in an ordinary fire.



# CAPITAL CITY MUTUAL FIRE INSURANCE COMPANY,

MADISON, DANE COUNTY.

[Organized or incorporated March 28, 1903; commenced business June 2, 1903.]

President, W. G. WALKER, Madison, Wis.  
Vice-President, ADAM BLIND, Madison, Wis.  
Secretary, R. L. ADAMS, Madison, Wis.  
Treasurer, RALPH W. JACKMAN, Madison, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$1,350 62
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$3,867 73	
Cash received from assessments .....	1,417 58	
		<hr/>
Total income during the year .....	5,285 31	
		<hr/>
Sum of both amounts .....	\$6,635 93	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$3,926 65	
Premiums or assessments returned on cancelled policies .....	78 73	
Salaries, fees and all other charges of officers and employes .....	844 10	
Paid for fire department taxes .....	47 07	
Commission to agents .....	602 91	
All other disbursements: postage, \$55.66; rent, \$50.00; adjusting losses, \$26.21; re-insurance, \$55.43; printing and stationery, \$54.55; inspecting risks, \$24.33; organization papers, \$35.00; sundries, \$24.55.....	325 79	
		<hr/>
Total disbursements .....	5,825 25	
		<hr/>
Balance .....	\$810 68	<hr/> <hr/>

## LEDGER ASSETS.

Cash deposited in Bank of Wisconsin.....	\$810 68	
		<hr/>
Total net ledger assets .....	\$810 68	

### NON-LEDGER ASSETS.

Assessments in process of collection .....	\$133 12	
Furniture, fixtures and safes, \$75.00; supplies, \$60.00 .....	135 00	
Total non-ledger assets .....		268 12
Gross assets .....		\$1,078 80

### DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$75.00; supplies, \$60.00; total .....	135 00	
Total admitted assets .....		\$943 80

### NON-LEDGER LIABILITIES.

Amount of losses adjusted, not due (No. 2) .....	\$1,450 00
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### RISKS.

	No.	Amount.
Written and renewed during the year .....	687	\$515,680 29
In force on the 31st day of December of the preceding year .....	528	435,638 00
Total .....	1,215	\$951,378 29
Deduct those expired and cancelled .....	446	333,298 33
In force at the end of the year .....	769	\$618,079 96
Number and amount of policies issued since organization .....	1,436	\$1,113,487 29
Amount of losses paid since organization .....		4,847 67
Average insurance in force per policy .....		803 75

### MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. Iowa County, \$1,525.00; Sauk County, \$700.00; De Forest, \$500.00; Lodi, \$250.00.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$1,000.

Are the members required to pay premiums or advance assessments? Premiums.

Upon what basis are such premiums or advance assessments calculated? 50 per cent of board rate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent commission.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Dwellings and mercantile risks.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Safe distance.

### CITIZENS MUTUAL FIRE INSURANCE COMPANY, JANESVILLE, ROCK COUNTY.

[Organized or incorporated April 1897; commenced business May 8, 1897.]

President, A. E. MATHESON, Janesville, Wis.  
Vice-President, C. D. STEVENS, Janesville, Wis.  
Secretary, H. J. CUNNINGHAM, Janesville, Wis.  
Treasurer, A. E. BINGHAM, Janesville, Wis.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year (error corrected in last year's statement).....	\$4,231 26
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#### INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$6,135 26
Cash received from all other sources:	
Interests .....	131 77
Total income during the year .....	6,267 03
Sum of both amounts .....	\$10,558 29

#### DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$3,958 67
Premiums or assessments returned on cancelled policies and reinsurance .....	694 36
Dividends returned to members on policies still in force .....	1,060 21
Paid for fire department taxes etc .....	150 33
Commission to agents .....	1,150 79
All other disbursements: Litigation.....	261 60
Total disbursements .....	7,275 96
Balance .....	3,282 33

## LEDGER ASSETS.

Cash in company's office .....	\$7 64
Cash deposited in Bower City Bank .....	2,139 11
Bills receivable .....	1,933 54
Other assets: Open accts unbalanced .....	261 00
Total .....	<u>\$4,341 89</u>

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances .....	1,059 56
Total net ledger assets .....	<u><u>\$3,282 33</u></u>

## NON-LEDGER LIABILITIES.

Amount of losses adjusted, not due .....	\$1,156 65
Amount of losses reported, not adjusted ..	875 00
Total liabilities .....	<u><u>\$2,031 65</u></u>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	616	\$489,274 50
In force on the 31st day of December of the preceding year .....	747	636,479 50
Total .....	1,363	<u>\$1,125,754 00</u>
Deduct those expired and canceled .....	639	553,599 50
In force at the end of the year .....	724	<u><u>\$572,154 50</u></u>
Number and amount of policies issued since organization .....	6,053	\$5,068,586 00
Amount of losses paid since organization .....		24,604 76
Average insurance in force per policy .....		790 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. Bower City Mutual of Janesville, Wis., Merchants and Bankers Mutual of Beloit, Wis.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$2,000.

Are the members required to pay premiums? Yes.

Upon what basis are such premiums or advance assessments calculated? Board rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? To three times original premium.

What compensation do agents receive? 15 and 20 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Risks usually taken by first class Stock Companies.

What is the highest per cent. of the value of the property that the company insures? 80 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? No two risks subject to one fire.

## CITY OF JEFFERSON MUTUAL FIRE INSURANCE COMPANY,

JEFFERSON, JEFFERSON COUNTY.

[Organized or incorporated, May 5th, 1903; commenced business May 25th, 1903.]

President, JOHN W. HEID, Jefferson, Wisconsin.

Vice-President, P. W. HIBBARD, Jefferson, Wisconsin.

Secretary, WM. F. PUERNER, Jefferson, Wisconsin.

Treasurer, JOS. STOPPENBACH, Jefferson, Wisconsin.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$1,958 65
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### INCOME DURING YEAR.

Cash for premiums (advance assessments) ..	\$6,029 96
Cash received from all other sources: Interest on loans, \$41.95; losses re-insured, \$387.54; commissions returned, \$271.60; commission on re-insurance, \$141.60; borrowed money, \$400.00 .....	1,242 69
Total income during the year .....	7,271 65
Sum of both amounts .....	\$9,230 30

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$3,217 00	
Amount paid for liability re-insured .....	949 69	
Premiums or assessments returned on cancelled policies .....	607 13	
Dividends returned to members on policies still in force .....	1,420 40	
Salaries, fees and all other charges of officers and employees, \$19.00; directors annual salary, \$168.00 .....	187 00	
Paid for fire department taxes .....	29 70	
Commissions to agents .....	1,264 22	
All other disbursements: adjusting expenses, \$27.44; postage, \$9.80; phone, \$25.34; fuel, \$25.88; rent, \$50.00; lights, \$2.75; supplies, \$78.59; license, \$3.00; borrowed money, \$400.00; interest, \$3.44 .....	626 24	
Total disbursements .....		8,301 38
Balance .....		<u>\$928 92</u>

## LEDGER ASSETS.

Cash in company's office .....	\$90 35	
Cash deposited in Jefferson County Bank, Jefferson, Wis. ....	708 58	
Agents' debit balances .....	129 99	
Total net ledger assets .....		\$928 92

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$100.00; supplies, \$75.00 .....	175 00	
Gross assets .....		<u>\$1,103 92</u>

## DEDUCT ASSETS NOT ADMITTED.

Furnitures, fixtures and safes, \$100.00; supplies, \$75.00..	175 00	
Total admitted assets .....		<u>\$928 92</u>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	475	\$433,916 66
In force on the 31st day of December of the preceding year .....	667	496,803 66
Total .....	1,142	\$930,720 32
Deduct those expired and cancelled .....	515	<u>424,606 66</u>
In force at the end of the year .....	657	<u>\$506,113 66</u>
Number and amount of policies issued since organization .....	1,949	\$1,491,567 66
Amount of losses paid since organization .....		6,709 13
Average insurance in force per policy .....		770 80

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. Four old line companies, admitted to this state by your department, re-insures \$113,557.97.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; Treasurer, \$2,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? 75 cents of board rate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? Three times the premium originally paid.

What compensation do agents receive? 20 per cent.

Did the company borrow money during the past year to pay losses, as provided by section 1941—8, statutes of 1898, as amended? Yes. If so, what amount was borrowed for such purposes? \$400.00.

What kinds of property does your company insure? All insurable property when under the protection of fire department.

What is the highest per cent. of the value of the property that the company insures? 80 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Must be separated by a standard fire wall.

CITY OF OCONOMOWOC MUTUAL FIRE  
INSURANCE COMPANY,

OCONOMOWOC, WAUKESHA COUNTY.

[Organized or incorporated June 8, 1887; commenced business Aug. 6, 1887.]

President, W. S. DIBBLE, Oconomowoc, Wis.  
 Vice-President, JAS. WILLIAMS, Oconomowoc, Wis.  
 Secretary, E. W. DELANEY, Oconomowoc, Wis.  
 Treasurer, F. A. SPAULDING, Oconomowoc, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st	
of previous year (Error corrected in last	
year's report .....	\$219 92

## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$1,634 86	
Cash received from assessments .....	3,761 03	
Cash received from all other sources: Borrowed on note .....	100 09	
Total income during the year .....		5,495 89
Sum of both amounts .....		<u>\$5,715 81</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$233.62 losses occurring in previous years) ....	\$4,894 73	
Premiums or assessments returned on cancelled policies .....	8 34	
Salaries, fees and all other charges of officers and employes .....	243 86	
Paid for fire department taxes .....	25 68	
Commissions to agents .....	118 75	
All other disbursements: Note and Int. Pd. Office rent, fuel, light, printing, stationery stamps adjusting losses, Attorney fees..	279 02	
Total disbursements .....		5,703 30
Balance .....		<u>\$12 51</u>

## LEDGER ASSETS.

Cash deposited in First National Bank of Oconomowoc	\$12 51
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## NON-LEDGER ASSETS.

Assessments in process of collection .....	512 31	
Furniture, fixtures and safes, \$100.00; supplies, \$25.00 .....	125 09	
Total non-ledger assets .....		637 31
Gross assets .....		<u>\$643 82</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$100.00; supplies, \$25.00 .....	125 09	
Total admitted assets .....		<u>\$524 82</u>



## RISKS.

	No.	Amount.
Written and renewed during the year .....	267	\$184,939 00
In force on the 31st day of December of the preceding year .....	589	411,776 00
Total .....	856	\$536,715 00
Deduct those expired and cancelled .....	427	285,361 09
In force at the end of the year .....	429	\$311,354 00
Number and amount of policies issued since or- ganization .....	3,563	\$2,582,396 00
Amount of losses paid since organization .....		22,523 19
Average insurance in force per policy .....		725+

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? By-laws.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$5,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? One-half of stock companies rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent of premiums outside of City of Oconomowoc.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? Yes. If so, what amount was borrowed for such purposes? \$100.00.

What kinds of property does your company insure? All kinds such as is insured by Stock Companies.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Not limited.

CITY OF PLYMOUTH MUTUAL FIRE INSURANCE  
COMPANY,

PLYMOUTH, SHEBOYGAN COUNTY.

[Organized or incorporated, March 7, 1894; commenced business, April  
11, 1894.]

President, AUGUST SCHMIDT, Plymouth, Wis.  
 Vice-President, G. A. ALBRECHT, Plymouth, Wis.  
 Secretary, C. PFEIFER, Plymouth, Wis.  
 Treasurer, H. H. HUSON, Plymouth, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$12,911 68
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## INCOME DURING YEAR.

Cash for premiums (advance assessments) ..	\$1,625 87	
Cash received from all other sources: interest	405 00	
		<hr/>
Total income during the year .....	2,030 87	
		<hr/>
Sum of both amounts .....	\$14,942 55	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	26 25	
Premiums or assessments returned on can- celled policies .....	16 50	
Salaries, fees and all other charges of officers and employes .....	210 00	
Paid for fire department taxes .....	30 31	
Commissions to agents .....	36 00	
All other disbursements: Mutual under. %	5 50	
		<hr/>
Total disbursements .....	324 56	
		<hr/>
Balance .....	\$14,617 99	
		<hr/> <hr/> <hr/>

## LEDGER ASSETS.

Cash in company's office .....	\$2,617 99	
Cash deposited in Exchange Bank Plymouth		
Certificate of Deposit .....	3,000 00	
Loans on mortgage on real estate .....	4,000 00	
Loans on notes .....	5,000 00	
		<hr/>
Total net ledger assets .....	\$14,617 99	
		<hr/> <hr/> <hr/>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	246	\$207,445
In force on the 31st day of December of the pre-		
Total .....	690	543,950
Deduct those expired and cancelled .....	210	173,905
Total .....	690	543,950
Deduct those expired and cancelled .....	210	173,905
In force at the end of the year.....	480	\$370,045
Number and amount of policies issued since or-		
ganization .....	2,432	\$1,737,100
Amount of losses paid since organization .....		3,996 92
Average insurance in force per policy .....		770 90

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Secretary, \$500.00; Treasurer, \$5,000.00.

Are the members required to pay premiums or advance assessments? premiums.

Upon what basis are such premiums or advance assessments calculated? On old line rates 1892, less 25 per cent. and 10 per cent. and 10 per cent.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? By article 16 of our constitution.

What compensation do agents receive? Have no agents.

Did the company borrow money during the past year to pay losses, as provided by Section 1941-8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Hotels, stores, shops and dwellings.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? No distance specified.

COLUMBUS CITY MUTUAL FIRE INSURANCE  
COMPANY,

COLUMBUS, COLUMBIA COUNTY.

[Organized or incorporated, Jan. 23, 1905; commenced business March  
3, 1905.]

President, J. W. LEFFINGWELL, Columbus, Wis.

Vice-President, F. G. THIEDE, Columbus, Wis.

Secretary, W. J. RIEDNER, Columbus, Wis.

Treasurer, W. J. REIDNER, Columbus, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$987 92
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## INCOME DURING YEAR.

Cash for premiums (advance assessments) ..	\$4,027 29
Cash received from all other sources:	
Farmers and Merchants Union Bank loan	1,000 00
Total income during the year .....	5,027 29
Sum of both amounts .....	\$6,015 21

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$2,688 36
Premiums or assessments returned on can- celled policies .....	136 19
Salaries, fees and all other charges of officers and employes .....	689 25
Paid for fire department taxes .....	24 05
Commissions to agents .....	602 26
All other disbursements: postage, \$53.41, stationery and printing, \$60.22; placing agencies, \$4.82; safe and furniture, \$145.50; rent, \$30.00; fuel, \$10.78; re-insurance, \$10.52; adjusting, 36.24; assessment ex- penses, \$39.50; interest, \$27.17; fire maps \$25.00; sund., \$28.53; bank (loan) \$1,000.	1,472 17
Total disbursements .....	\$5,612 28
Balance .....	\$402 93

## LEDGER ASSETS.

Cash in company's office .....	\$43 59
Cash deposited in Farmers and Merchants Union Bank .....	106 54
Agents' debit balances .....	297 41
Total .....	\$447 54

# 66 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances .....	44 61	
Total net ledger assets .....		\$402 93

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$225.15; supplies, \$47.50 .....	272 65	
Other items: fire maps, \$25.00; books, \$50.00 .....	75 00	
Total non-ledger assets .....		347 65
Gross assets .....		\$750 58

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$225.15; supplies, \$47.00; fire maps, \$25.00; books, \$50.00; .....	\$347 65	
Agents' debit balances not secured by bonds .....	325 80	
Total .....		600 45
Total admitted assets .....		\$150 13

## NON-LEDGER LIABILITIES.

Amount due for salaries and commissions ..	141 56	
All other accounts, bills, etc., remaining unpaid: rent .....	10 00	
light .....	3 00	
Total liabilities .....		\$154 56

## RISKS.

	No.	Amount.
Written and renewed during the year .....	596	\$396,522 66
In force on the 31st day of December of the preceding year .....	395	267,226 24
Total .....	991	\$663,748 90
Deduct those expired and cancelled .....	369	238,697 91
In force at the end of the year .....	622	\$425,050 99
Number and amount of policies issued since organization .....	1,063	\$728,443 90
Amount of losses paid since organization .....		2,735 37
Average insurance in force per policy .....		683 36

MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each: Capital City, \$500; De Forest, \$1,000; River Falls, \$750.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500; Treasurer, \$2,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? About one-half the board rate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? Fifteen per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? Yes. If so, what amount was borrowed for such purposes? \$1,000.

What kinds of property does your company insure? City and village property—except certain hazardous risks and such as are considered undesirable.

What is the highest per cent. of the value of the property that the company insures? Eight-five per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Safe distance.

CREAM CITY MUTUAL FIRE INSURANCE  
COMPANY,

MILWAUKEE, MILWAUKEE COUNTY.

[Organized or incorporated July 27, 1889; commenced business Aug. 19, 1889.]

President, HENRY C. SCHROEDER, 622 Grand Ave.

Vice-President, R. REINKE, 1829 Vilet St.

Secretary, W. F. FILTER, 718 Second St.

Treasurer, JOHN RADDATZ, 373 Fifteenth St.

BALANCE SHEET.

Amount of net ledger assets December 31st	
of previous year .....	\$20,653 04

## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$4,380 95	
Cash received from all other sources: Interest .....	1,022 73	
		<hr/>
Total income during the year .....		5,403 68
		<hr/>
Sum of both amounts .....		\$26,038 72

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$260 50	
Premiums or assessments returned on cancelled policies .....	87 55	
Salaries, fees and all other charges of officers and employees .....	926 75	
Paid for fire department taxes .....	85 36	
Commissions to agents .....	1,090 86	
All other disbursements: Stationery and postage, \$137.58; office supplies (typewriter), \$40; sundries, \$42.25; rents, \$41.00 .....	260 83	
		<hr/>
Total disbursements .....		2,711 85
		<hr/>
Balance .....		\$23,346 87
		<hr/> <hr/>

## LEDGER ASSETS.

Cash in company's office .....	\$71 51	
Cash deposited in Milwaukee National Bank .....	2,725 36	
Loans on mortgage on real estate .....	20,550 00	
		<hr/>
Total net ledger assets .....		\$23,346 87
		<hr/> <hr/>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	780	\$642,610 00
In force on the 31st day of December of the preceding year .....	2,216	1,499,946 28
		<hr/>
Total .....	2,996	\$2,142,556 28
Deduct those expired and cancelled .....	745	557,058 55
		<hr/>
In force at the end of the year .....	2,251	\$1,585,497 73
		<hr/> <hr/>
Number and amount of policies issued since organization .....	9,163	\$7,269,615 00
Amount of losses paid since organization .....		9,235 14
Average insurance in force per policy .....		705 00

MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Partly.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$2,000; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,500.00; treasurer, \$5,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? 25 per cent less than board rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 25 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Detached dwellings and their contents, small stores, churches and merchandise stocks no risk to exceed \$500.00 on latter all in Milwaukee City only.

What is the highest per cent. of the value of the property that the company insures? 80 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? 25 feet.

DE FOREST MUTUAL FIRE INSURANCE  
COMPANY,

DE FOREST, DANE COUNTY.

[Organized or incorporated March 20, 1896; commenced business May 25, 1896.]

President, JULIUS STREHLOW, Watertown, Wis.

Vice-President, JULIUS SCHATTSCHNEIDER, De Forest, Wis.

Secretary, H. G. KAROW, De Forest, Wis.

Treasurer, ERNEST KAROW, De Forest, Wis.

BALANCE SHEET.

Amount of net ledger assets December 31st

of previous year ..... \$3,272 03



## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$21,013 45
Cash received from all other sources: Borrowed money .....	2,000 00
Total income during the year .....	23,013 45
Sum of both amounts .....	<u>\$26,285 48</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,132.44 losses occurring in previous years)....	\$15,824 69
Premiums or assessments returned on cancelled policies.....	375 21
Salaries, fees and all other charges of officers and employes.....	3,210 00
Paid for fire department taxes.....	195 17
Commissions to agents.....	3,711 98
All other disbursements, viz.: Office rent, \$50.00; books and stationery, \$133.92; telephone, \$20.78; auditing committee, \$12.00; express, \$2.55; association dues, \$6.50; Dun's report, \$30.00; Attorney's fees, \$8.50; reinsurance, \$13.19; interest on loan, \$10.00; postage, \$230.42; inspecting and adjusting losses, \$161.31; sundries, \$13.33 .....	782 50
Total disbursements .....	24,093 55
Balance .....	<u><u>2,185 93</u></u>

## LEDGER ASSETS.

Cash deposited in Bank of Wisconsin, Madison .....	\$539 64
Agents' debit balances.....	1,646 29
Total net ledger assets.....	<u>\$2,185 93</u>

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$265; supplies, \$100 .....	365 00
Gross assets .....	<u>\$2,550 93</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$265; supplies, \$100 .....	365 00
Total admitted assets.....	<u><u>\$2,185 93</u></u>

## NON-LEDGER LIABILITIES.

Amount of losses adjusted, not due (No. 2)	630 20	
Amount due for salaries and commissions agents .....	246 94	
All other accounts, bills, etc., remaining unpaid. Borrowing money .....	2,000 00	
Total liabilities .....		<u>\$2,877 14</u>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	3,148	\$2,271,867 52
In force on the 31st day of December of the preceding year .....	3,363	2,661,481 19
Total .....	6,511	<u>\$4,933,348 71</u>
Deduct those expired and cancelled .....	2,723	2,007,729 08
In force at the end of the year .....	3,788	<u>2,925,619 63</u>
Number and amount of policies issued since organization .....	13,771	\$11,476,624 88
Amount of losses paid since organization.....		60,290 66
Average insurance in force per policy.....		772 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each Watertown City Mutual Fire Insurance Co. \$1,500.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$5,000.

Are the members required to pay premiums or advance assessments? Premiums.

Upon what basis are such premiums or advance assessments calculated? 50 per cent board companies' rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 and 20 per cent on preferred risks.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? Yes. If so, what amount was borrowed for such purposes? \$2,000.

## 72 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

What kinds of property does your company insure? City and village property.

What is the highest per cent. of value of the property that the company insures? About 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Safe distance.

### ECONOMICAL MUTUAL FIRE INSURANCE COMPANY,

FOUNTAIN CITY. BUFFALO COUNTY.

[Organized or incorporated January 5, 1894; commenced business January 11, 1894.]

President, ALBERT KIRCHNER, Fountain City, Wis.  
Vice President, J. F. BOHRI, Fountain City, Wis.  
Secretary, FRITZ ROETTIGER, Fountain City, Wis.  
Treasurer, CHRIST FLORIN, Fountain City, Wis.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$5,505 71
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#### INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$447 38	
Cash received from assessments.....	801 77	
Cash received from all other sources.....	71 30	
	<hr/>	
Total income during the year .....	1,321 05	
	<hr/>	
Sum of both amounts.....	\$6,826 76	

#### DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$6,330 00	
Salaries, fees and all other charges of officers and employes .....	85 00	
Paid for fire department taxes.....	8 96	
All other disbursements, viz.: Advertising, printing .....	24 25	
	<hr/>	
Total disbursements.....	6,448 21	
	<hr/>	
Balance .....	\$378 53	
	<hr/> <hr/>	

#### LEDGER ASSETS.

Cash in company's office.....	\$378 53
	<hr/> <hr/>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	5	2,0000 00
In force on the 31st day of December of the preceding year .....	191	140,790 00
Total .....	196	142,790 00
Deduct those expired and cancelled .....	13	9,875 00
In force at the end of the year .....	183	\$132,915 00
Number of policies issued since organization...	253	
Amount of losses paid since organization.....		\$7,384 77
Average insurance in force per policy.....		726 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; one year.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500; treasurer, \$5,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? For loss of fire and current expenses, the residue added to the reserve fund.

Does the constitution or by-laws provide for the levying on all members or additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? How? As the by-laws stated of amendment of Section 13.

What kinds of property does your company insure? As the by-laws stated of amendment of Section 12.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? No limit.

**GERMAN MUTUAL FIRE AID SOCIETY,  
SHEBOYGAN, SHEBOYGAN COUNTY.**

[Organized 1889, incorporated May 18, 1906; commenced business May  
18, 1906.]

President, FRED RATHSBURG, Sheboygan, Wis.  
Vice-President, HENRY HINNEW, Sheboygan, Wis.  
Secretary, WM. E. ZIMMERMANN, Sheboygan, Wis.  
Treasurer, THEO. KUECHLE, Sheboygan, Wis.

**BALANCE SHEET.**

Amount received from old society on May 18, 1906.....	\$10,541 02
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**INCOME DURING YEAR.**

Cash for premiums (advance assessments) .....	\$249 58
Cash received from all other sources. Interest from certificates of deposits (German Bank and Bank of Sheboygan).....	185 85
	485 43
Total income during the year.....	485 43
Sum of both amounts.....	\$10,976 45

**DISBURSEMENTS DURING YEAR.**

Premiums or assessments returned on cancelled policies .....	\$11 30
Salaries, fees and all other charges of officers and employes .....	66 67
All other disbursements. Expenses in incorporating this society, books for secretary and treasurer, stationery, etc.....	319 07
	397 04
Total disbursements .....	397 04
Balance .....	\$10,579 41

**LEDGER ASSETS.**

Cash deposited in Bank of Sheboygan.....	\$329 41
Other assets. Certificates of deposits, (Bank of Sheboygan and German Bank) ..	10,250 00
	\$10,579 41
Total net ledger assets.....	\$10,579 41

## RISKS.

	No.	Amount.
Written and renewed during the year since May 18, 1906 .....	47	\$39,325 00
In force on the 18th day of May, 1906.....	145	110,185 00
Total .....	192	\$149,510 00
Deduct those expired and cancelled.....	42	32,855 00
In force at the end of the year.....	150	\$116,655 00
Number and amount of policies since organization .....	192	\$149,510 00
Average insurance in force per policy.....		777 70

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy. No.  
 We furnish every member with constitution and by-laws in booklet form.

Is the assessment liability of the members clearly defined in the policy? No.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500; treasurer, \$5,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? One-half the rates of the local board of underwriters.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? To 4 mills.

What compensation do agents receive? We have no agents employed.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Dwelling houses and their contents. Barns, stables, sheds and their contents.

What is the highest per cent. of the value of the property that the company insures? Not stated.

At what distance from other hazards must a risk be situated to be insured by this company? Not more than \$3,000 in one block.

GERMAN MUTUAL FIRE INSURANCE COMPANY,  
MANITOWOC, MANITOWOC COUNTY.

[Organized or incorporated March 18, 1889; commenced business March  
18, 1889.]

President, AUGUST POHL, Manitowoc, Wis.  
Vice President, CHRIST KANSIER, Manitowoc, Wis.  
Secretary, HERMAN STROTHOFF, Manitowoc, Wis.  
Treasurer, HENRY KANSIER, Manitowoc, Wis.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$10,271 72
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INCOME DURING YEAR.

Cash for premiums (advance assessments) .....	\$192 54
Cash received as annual dues .....	385 08
Cash received from all other sources: In- terest .....	422 75
Total income during the year .....	1,000 37
Sum of both amounts .....	\$11,272 09

DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$16 70
Premiums or assessments returned on can- celled policies .....	30 74
Salaries, fees and all other charges of of- ficers and employes .....	145 00
Paid for fire department taxes .....	12 87
All other disbursements: Stationery, \$2.44; light, \$1.00; register mortgage, \$2.00; to members that do not insure any more one third of their credit, \$121.55 .....	126 99
Total disbursements .....	332 30
Balance .....	\$10,939 79

LEDGER ASSETS.

Cash in company's office .....	\$24 84
Cash deposited in Manitowoc Savings Bank .....	1,114 95
Loans on mortgage on real estate .....	9,800 00
Total net ledger assets .....	\$10,939 79

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$50.00; supplies, \$20.00 .....	70 00
Gross assets .....	<u>\$11,009 79</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$50.00; supplies, \$20.00 .....	70 00
Total admitted assets .....	<u><u>\$10,939 79</u></u>

RISKS.

	No.	Amount.
Written and renewed during the year .....	97	\$83,443 00
In force on the 31st day of December of the preceding year .....	268	225,300 00
Total .....	365	<u>\$308,743 00</u>
Deduct those expired and cancelled .....	88	69,370 00
In force at the end of the year .....	277	<u><u>\$239,373 00</u></u>
Number and amount of policies issued since organization .....	1,316	\$1,037,455 00
Amount of losses paid since organization .....		159 20
Average insurance in force per policy .....		864 17

MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.

Are the constitution and by-laws printed in full on the policy? No.

The assessment liability is clearly stipulated.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer only. Treasurer, \$6,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? Classification of risk and amount thereof.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? Have no agents.



Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Dwellings, churches, schools, stores, barns, musical instruments, household furniture and merchandise.

What is the highest per cent. of the value of the property that the company insures? Two-thirds value.

At what distance from other hazards must a risk be situated to be insured by this company? No limit.

## GRANT COUNTY MUTUAL FIRE INSURANCE COMPANY,

BLOOMINGTON, GRANT COUNTY.

[Organized or incorporated March 17, 1896; commenced business April 1, 1896.]

President, H. C. ENKE, Bloomington, Wis.

Vice-President, C. P. HINN, Fennimore, Wis.

Secretary, S. A. HATCH, Bloomington, Wis.

Treasurer, S. A. HATCH, Bloomington, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$539 03
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### INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$999 48
Cash received from assessments .....	6,478 01
Cash received from all other sources:	
Receipts on discount .....	62 70
Transfers .....	30 00
Total income during the year .....	7,570 19
Sum of both amounts .....	\$8,109 22

### DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$6.67 losses occurring in previous years) .....	\$6,882 95
Salaries, fees and all other charges of officers and employes .....	845 55
Commissions to agents .....	88 90
All other disbursements: Printing, \$69.00; postage, \$55.00; miscellaneous, \$16.83; interest, \$148.15 .....	288 98
Total disbursements .....	8,105 48
Balance .....	\$3 74

## ASSETS.

Cash in company's office .....	\$3 74
Assessments in process of collection .....	400 00
Total admitted assets .....	<u>\$403 74</u>

## NON-LEDGER LIABILITIES.

Amount of losses reported, not adjusted....	300 00
Amount of losses resisted .....	650 00
Total liabilities .....	<u>\$950 00</u>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	450	\$447,735 00
In force on the 31st day of Decemr of the preceding year .....	1,224	1,182,122 00
Total .....	1,674	<u>\$1,629,877 00</u>
Deduct those expired and cancelled .....	478	<u>110,168 00</u>
In force at the end of the year .....	1,196	<u>\$1,219,709 00</u>
Amount of losses paid since organization .....		26,132 77
Average insurance in force per policy .....		1,811 +

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the performance of their duties? Treasurer, \$5,000.00.

Are the members required to pay premiums or advance assessments? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? By the amount of loss.

What compensation do agents receive? \$1.00. \$1.50 and \$2.00

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? Yes. If so, what amount was borrowed for such purposes? \$3,950.00 repaid.

What kinds of property does your company insure? Residence and business.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Not restricted.

# GREEN BAY & DE PERE MUTUAL FIRE INSURANCE COMPANY,

GREEN BAY, BROWN COUNTY.

[Organized or incorporated July 12, 1906. commenced business August 4, 1906.]

President, W. P. BRENNER, Green Bay, Wis.  
Vice-President, PAUL L. HALLINE, De Pere, Wis.  
Secretary, C. E. JUNG, Green Bay, Wis.  
Treasurer, ANDREW REIS, Green Bay, Wis.

## INCOME DURING YEAR.

Cash for premiums (advance assessments) .....	\$2,384 65
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## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1 35	
Premiums or assessments returned on cancelled policies .....	61 52	
Salaries fees and all other charges of officers and employees .....	317 18	
Commissions to agents .....	349 25	
All other disbursements: Printing and books, \$131.55; postage, \$17.90; rent, \$55.00; premium on bond for secretary and treasurer, \$25.00; reinsurance, \$22.80; furniture \$29.00; miscellaneous, \$25.41 .....	306 66	
Total disbursements .....	1,035 96	
Balance .....	\$1,348 69	

## LEDGER ASSETS.

Cash deposited in Farmers' Exchange Bank. ....	\$672 62
Agents' debit balances .....	676 07
Total net ledger assets.....	\$1,348 69

## NON-LEDGER ASSETS.

Furniture and fixtures, \$29.00; supplies, \$75.00.....	101 00
Gross assets .....	\$1,452 69

## DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures, \$29.00; supplies, \$75.00.....	104 00
Total admitted assets .....	<u>\$1,348 69</u>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	341	\$230,726 49
Total .....	341	\$230,726 49
Deduct those expired and cancelled.....	10	6,000 00
In force at the end of the year.....	331	<u>\$224,726 49</u>
Number and amount of policies issued since organization .....	341	\$230,726 49
Amount of losses paid since organization.....		1 35
Average insurance in force per policy.....		<u>678 93</u>

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each: Appleton Mutual, \$750 00; River Falls City Mutual, \$500.00.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$5,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? 50 per cent. of board rate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? To three times the original premium.

What compensation do agents receive? 15 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Dwellings and contents, mercantile and manufacturers risks, churches, school houses, etc.

What is the highest per cent. of the value of the property that the company insures? 80 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Depends on kind of exposures.

# GREENWOOD MUTUAL FIRE INSURANCE COMPANY,

GREENWOOD, CLARK COUNTY.

[Organized or incorporated September 21, 1905; commenced business  
November 19, 1905.]

President, J. E. NOYES, Greenwood, Wis.  
Secretary, P. E. PETERSON, Greenwood, Wis.  
Treasurer, J. C. BAKER, Greenwood, Wis.

## BALANCE SHEET.

Amount of net-ledger assets December 31st of previous year .....	\$135 28
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## INCOME DURING YEAR.

Cash for premiums (advance assessments) .....	2,290 66
Sum of both amounts .....	<u>\$2,425 94</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$499 92
Premiums or assessments returned on can- celled policies .....	188 94
Dividends returned to members on policies still in force .....	1 27
Salaries, fees and all other charges of officers and employees .....	418 77
Paid for fire department taxes .....	2 79
Commissions to agents .....	265 64
All other disbursements: Rents, lights, post- age, printing supplies, etc .....	<u>205 03</u>
Total disbursements .....	<u>1,582 36</u>
Balance .....	<u><u>\$843 58</u></u>

## LEDGER ASSETS.

Cash in company's office .....	\$118 04
Cash deposited in Greenwood State Bank...	338 97
Agents' debit balances .....	<u>390 82</u>
Total .....	<u>\$847 83</u>

DEDUCT LEDGER LIABILITIES.

Agents' credit balances .....	4 25	
Total net-ledger assets .....		\$843 58

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$30.00; supplies, \$50.00..	80 00	
Gross assets .....		\$923 58

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$30.00; supplies, \$50.00 .....	\$80.00	
Agents' debit balances not secured by bonds	390 82	
Total .....		470 82
Total admitted assets .....		\$452 76

RISKS.

	No.	Amount
Written and renewed during the year .....	321	\$199,380 66
In force on the 31st day of December of the preceding year .....	65	41,120 00
Total .....	386	\$240,500 66
Deduct those expired and cancelled .....	74	43,975 00
In force at the end of the year .....	312	\$196,525 66
Number and amount of policies issued since organization .....	388	\$241,465 66
Amount of losses paid since organization .....	5	499 92
Average insurance in force per policy .....		629 88

MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. Marion Mutual Fire Insurance Co. \$1,750.00

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; Treasurer, \$2,000.00.

Are the members required to pay premiums or advance assessments? Premiums.

## 84 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

Upon what basis are such premiums or advance assessments calculated? 50 per cent. of the board rate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? City and village.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Not stated.

### HORTONVILLE MUTUAL FIRE INSURANCE COMPANY,

HORTONVILLE, OUTAGAMIE COUNTY.

[Organized or incorporated, Dec. 8th, 1896; commenced business, June 14th, 1897.]

President, JOHN M. SCHMIT, Hortonville, Wis.  
Vice-President, M. RITGER, Hortonville, Wis.  
Secretary, LOUIS JACQUOT, Hortonville, Wis.  
Treasurer, I. G. SCOTT, Hortonville, Wis.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$5,758 27
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#### INCOME DURING YEAR.

Cash for premiums (advance assessments) ..	\$10,949 37
Cash received from all other sources: Interest, \$108.88; cash returned from bank not loaned, \$114.95 .....	223 83
Total income during the year.....	11,173 20
Sum of both amounts .....	\$16,931 47

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$6,573 26	
Premiums or assessments returned on cancelled policies .....	168 50	
Salaries, fees and all other charges of officers and employes .....	422 00	
Paid for fire department taxes .....	99 94	
Commissions to agents .....	1,586 20	
Postage, printing and incidentals .....	125 81	
		<hr/>
Total disbursements .....	\$8,975 71	
		<hr/>
Balance .....	\$7,955 76	<hr/> <hr/>

## LEDGER ASSETS.

Cash deposited in Bank of Hortonville, Hortonville, Wis. ....	\$4,628 71	
Loans on mortgage on real estate .....	2,120 33	
Agents' debit balances .....	1,206 72	
		<hr/>
Total net ledger assets .....	\$7,955 76	

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$250.00, supplies, \$100.00 .....	\$350 00	
Other items: type writer .....	100 00	
		<hr/>
Total non-ledger assets .....	450 00	
		<hr/>
Gross assets .....	\$8,403 76	

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$250.00; supplies, \$200.00. ....	450 00	
		<hr/>
Total admitted assets .....	\$7,955 76	<hr/> <hr/>

## NON-LEDGER LIABILITIES.

Amount due for salaries and commissions secretary, \$500.00; president, \$75.00; treasurer, \$25.00; directors, \$50.00 .....	\$650 00	
		<hr/> <hr/>



## RISKS.

	No.	Amount.
Written and renewed during the year .....	1,564	\$1,416,399 00
In force on the 31st day of December of the preceding year .....	1,380	1,163,473 00
<b>Total</b> .....	<b>2,944</b>	<b>\$2,579,872 00</b>
Deduct those expired and cancelled .....	1,127	1,207,935 00
<b>In force at the end of the year</b> .....	<b>1,817</b>	<b>\$1,371,937 00</b>
<b>Number and amount of policies issued since organization</b> .....	<b>4,631</b>	<b>\$4,057,822 00</b>
<b>Amount of losses paid since organization</b> .....		<b>17,108 89</b>
<b>Average insurance in force per policy</b> .....		<b>755 05</b>

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$5,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? One-half old line rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent. premiums and \$1.50 policy fee.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? City, village, church, school buildings, factories and mills.

What is the highest per cent. of the value of the property that the company insure? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? No limit, depends upon the hazard.

# IOWA COUNTY MUTUAL FIRE INSURANCE COMPANY,

MINERAL POINT, IOWA COUNTY.

[Organized or incorporated, May 27, 1901; commenced business, Oct. 1, 1901.]

President, W. J. PENHALLEGON, Mineral Point, Wis.  
Vice-President, JOHN GORGEN, Mineral Point, Wis.  
Secretary, W. H. CORRELL, Mineral Point, Wis.  
Treasurer, JAMES BREWER, Mineral Point, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. (Error in last year's report corrected.) .....	\$1,719 95
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## INCOME DURING YEAR.

Cash for premiums (advance assessments) ..	\$6,385 25
Cash received from assessments .....	98 36
Borrowed money .....	1,703 53
Cash received from all other sources: N. T. Martin .....	500.00
Total income during the year .....	8,687 14
Sum of both amounts .....	\$10,407 09

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$5,031 68
Premiums or assessments returned on cancelled policies .....	165 50
Borrowed money and interest repaid .....	1,741 75
Salaries, fees and all other charges of officers and employees .....	1,115 69
Secretary's fees for 1905.....	500 00
Paid for fire department taxes .....	45 54
Commissions to agents .....	1,272 80
All other disbursements: adjusting losses, \$19.51; printing, \$66.75; membership fees and assessment, \$14.50; postage, \$97.53; traveling, 43.75; re-insurance, \$32.50; sundries, \$9.00 .....	283 54
Total disbursements .....	10,156 50
Balance .....	\$250 59

## LEDGER ASSETS.

Cash deposited in First National Bank Mineral Point .....	\$250 59	
Total net ledger assets .....		\$250 59

## NON-LEDGER ASSETS.

Assessments in process of collection .....	\$100 00	
Supplies .....	25 00	
Other items: maps .....	25 00	
Total non-ledger assets .....		147 50
Gross assets .....		\$398 09

## DEDUCT ASSETS NOT ADMITTED.

Supplies .....	\$22 50	
Maps .....	25 00	
Total .....		47 50
Total admitted assets .....		\$350 59

## NON-LEDGER LIABILITIES.

Amount of losses reported, not adjusted, (No 1) .....	\$300 00	
Amount of losses resisted (No. 1) .....	750 00	
Total liabilities .....		\$1,050 00

## RISKS.

	No.	Amount.
Written and renewed during the year .....	1,017	\$651,535 95
In force on the 31st day of December of the preceding year .....	935	589,693 56
Total .....	1,952	\$1,241,229 51
Deduct those expired and cancelled .....	832	547,326 73
In force at the end of the year .....	1,120	\$693,902 78
Number and amount of policies issued since organization .....	2,251	\$1,429,544 76
Amount of losses paid since organization .....		10,270 59
Average insurance in force per policy .....		640 64

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. Lodi, \$250.00; De Forest, \$250.00; Sauk Co., \$950.00; River Falls, \$400.00.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; Treasurer, \$1,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? 50 per cent. old line rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 and 20 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? Yes.

What kinds of property does your company insure? City and village property.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Safe distance.

## KEWASKUM MUTUAL FIRE INSURANCE COMPANY,

KEWASKUM, WASHINGTON COUNTY.

[Organized or incorporated August 7, 1901; commenced business  
October 26, 1901.]

President, A. L. ROSENHEIMER, Kewaskum, Wis.

Vice-President, A. G. KOCK, Kewaskum, Wis.

Secretary, JOSEPH SCHMIDT, Kewaskum, Wis.

Treasurer, L. P. ROSENHEIMER, Kewaskum, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$9,290 40
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$12,449 60	
Cash received from all other sources: Interest, \$57.90; unaccounted for, \$13.35...	71 25	
Total income during the year		<u>12,520 85</u>
Sum of both amounts		<u><u>\$21,811 25</u></u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses	\$9,146 24	
Premiums or assessments returned on cancelled policies	343 24	
Salaries, fees and all other charges of officers and employes	1,340 58	
Paid for fire department taxes	113 75	
Commissions to agents	1,922 57	
All other disbursements: Document sectional file, \$17.95; adjusting losses and inspecting risks, \$225.35; supplies, \$74.94 assessment and dues mutual underwriters association, \$5.50; office rent, \$40.00; postage, \$106.18; telephoning, \$7.95; fire maps, \$25.00; miscellaneous, \$115.82....	618 69	
Total disbursements		<u>13,485 07</u>
Balance		<u><u>\$8,326 18</u></u>

## LEDGER ASSETS.

Cash in company's office	\$2,952 73	
Cash deposited in Bank of Kewaskum Kewaskum, Wis.	2,500 00	
Loans on mortgage on real estate	2,550 00	
Agents' debit balances	343 45	
Total net ledger assets		<u>\$8,326 18</u>

## NON-LEDGER ASSETS.

Interest due or accrued	\$84 00	
Furniture, fixtures and safes, \$337.28; supplies, \$50.00	387 28	
Total non-ledger assets		<u>471 28</u>
Gross assets		<u><u>\$8,797 46</u></u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$337.28;; supplies, \$50.00 .....	\$387 28	.
Total .....		387 28
Total admitted assets .....		<u>\$8,410 18</u>

## NON-LEDGER LIABILITIES.

Amount of losses resisted (No. 3) including one of previous year pending in court .....	876 77	
Amount due for salaries and commissions ..	51 51	
Total liabilities .....		<u>\$928 28</u>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	1,797	\$1,490,882 20
In force on the 31st day of December of the preceding year .....	1,765	1,492,284 93
Total .....	3,562	<u>\$2,983,167 13</u>
Deduct those expired and cancelled .....	1,352	1,127,234 37
In force at the end of the year .....	2,210	<u>\$1,855,932 76</u>
Number and amount of policies issued since organization .....	5,424	\$4,709,190 85
Amount of losses paid since organization .....		17,520 00
Average insurance in force per policy .....		839 73

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$10,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? About one-half of board rate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

## 92 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

What compensation do agents receive? 15 per cent.; with few exceptions 20 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Dwellings, schools, churches, business and manufacturing risks.

What is the highest per cent. of the value of the property that the company insures? About 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Safe distance.

### LODI MUTUAL FIRE INSURANCE COMPANY,

LODI, COLUMBIA COUNTY.

[Organized or incorporated November 25, 1896; commenced business January 2, 1897.]

President, MATT SCHMIEDLIN, Lodi, Wis.  
Vice-President, CHRIS SCHMIEDLIN, Lodi, Wis.  
Secretary, C. H. MANDEVILLE, Lodi, Wis.  
Treasurer, T. E. CHRISLER, Lodi, Wis.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$3,069 31
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#### INCOME DURING YEAR.

Cash for premiums (advance assessments) \$14,422 87	
Cash received from all other sources:	
Borrowed money .....	1,000 00
	<hr/>
Total income during the year .....	15,422 87
	<hr/>
Sum of both amounts .....	\$18,492 18

#### DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$496.15 losses occurring in previous years) ....	\$10,286 75
Premiums or assessments returned on cancelled policies .....	266 50
Salaries, fees and all other charges of officers and employes .....	2,352 83
Paid for fire department taxes .....	107 26
Commissions to agents .....	2,496 76
All other disbursements: Adjusting and inspecting, \$92.52; postage and exchange, \$132.83; printing, telephone, sundries, etc., \$152.63 .....	377 98
	<hr/>
Total disbursements .....	15,888 08
	<hr/>
Balance .....	\$2,604 10
	<hr/> <hr/>

## LEDGER ASSETS.

Cash in company's office .....	\$15 13	
Cash deposited in State Bank of Lodi.....	1,000 00	
Agents' debit balances .....	1,588 97	
Total net ledger assets .....		<u>\$2,604 10</u>

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$156.50; supplies, \$75.00	231 50
Gross assets .....	<u>\$2,835 60</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$156.50; sup-	
Furniture, fixtures and safes, \$156.50; supplies, \$75.00	231 50
Total admitted assets .....	<u>\$2,604 10</u>

## NON-LEDGER LIABILITIES.

Amount of losses adjusted, not due (No. 7)	2,664 69	
Amount due for salaries and commissions	238 35	
All other accounts, bills, etc., remaining un-		
paid:		
Borrowed money .....	1,000 00	
Total liabilities .....		<u>\$3,903 04</u>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	2,136	\$1,503,134 00
In force on the 31st day of December of the preceding year .....	1,869	1,350,614 00
Total .....	4,005	<u>\$2,853,748 00</u>
Deduct those expired and cancelled .....	1,654	1,134,949 77
In force at the end of the year .....	2,351	<u>\$1,698,798 23</u>
Number and amount of policies issued since or-		
ganization .....	8,643	\$6,664,817 00
Amount of losses paid since organization .....	204	42,062 50
Average insurance in force per policy .....		722 42

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.



## 94 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$5,000.

Are the members required to pay premiums or advance assessments? Advance assessments.

Upon what basis are such premiums or advance assessments calculated? One-half board rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 and 20 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? Yes. If so, what amount was borrowed for such purposes? \$1,000.

What kinds of property does your company insure? Buildings, mercantile risks, dwellings, and contents, churches, schoolhouses, creameries, cheese factories, etc.

What is the highest per cent. of the value of the property that the company insures? Three-fourths cash value.

At what distance from other hazards must a risk be situated to be insured by this company? Conditional on risk.

## LOMIRA MUTUAL FIRE INSURANCE COMPANY,

LOMIRA, DODGE COUNTY.

[Organized or incorporated, March 15th, 1906; commenced business, May 1st, 1906.]

President, E. A. GARDIEN, Lomira, Wis.

Vice-President, F. X. RAUPER, Lomira, Wis.

Secretary, P. C. WOLF, Lomira, Wis.

Treasurer, ANDREW HAUTER, Lomira, Wis.

### INCOME DURING YEAR.

Cash for premiums (advance assessments) ..... \$2,430 88

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$273 85	
Premiums or assessments returned on cancelled policies .....	42 83	
Salaries, fees and all other charges of officers and employees .....	265 00	
Postage .....	19 51	
Commissions to agents .....	320 06	
All other disbursements: organizing company, \$201.78; printing and stationery, \$114.62; fuel, rent and incidentals, \$73.21; adjusting losses and inspecting risks, \$11.52	401 15	
Total disbursements .....		1,322 40
Balance .....		\$1,108 48

## LEDGER ASSETS.

Cash deposited in Lomira State Bank, Lomira, Wis. ....	\$811 35	
Agents' debit balances .....	297 13	
Total net ledger assets .....		\$1,108 48

## NON-LEDGER ASSETS.

Supplies .....	93 00	
Gross assets .....		\$1,201 48

## DEDUCT ASSETS NOT ADMITTED.

Supplies .....	93 00	
Total admitted assets .....		\$1,108 48

## RISKS.

	No.	Amount.
Written and renewed during the year .....	372	\$271,888 84
Total .....	372	\$271,888 84
Deduct those expired and cancelled .....	23	17,750 00
In force at the end of the year .....	349	\$254,138 84
Number and amount of policies issued since organization .....	372	\$271,888 84
Amount of losses paid since organization .....		273 85
Average insurance in force per policy .....		728 18

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

## 96 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; Treasurer, \$2,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated?  $\frac{1}{2}$  of the latest fixed rates by the association of local agents.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Only those that the board of directors see fit.

What is the highest per cent. of the value of the property that the company insures? 80 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? 200 feet.

### LUTHERAN MUTUAL HOME INSURANCE COMPANY,

MILWAUKEE, MILWAUKEE COUNTY.

[Organized or incorporated, April 1, 1905; commenced business, April 1, 1905.]

President, B. P. NOMMENSEN, 1231 Kinnickinnic Ave.

Vice President, O. HAGEDORN, 404 Thomas St.

Secretary, ERNST VON BRIESEN, 401 Germania Bldg.

Treasurer, PH LUCAS, 521 Frederick St.

#### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$621 73
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#### INCOME DURING YEAR.

Cash for premiums (advance assessments) ..	\$1,268 20
Cash received from all other sources: re-insurance, \$84.65; rent premium, \$5.07; interest, \$6.25 .....	95 97
Total income during the year .....	1,364 17
Sum of both amounts .....	\$1,985 90

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$319 30	
Premiums or assessments returned on cancelled policies .....	44 65	
Salaries, fees and all other charges of officers and employes; secretary, \$130.00; directors, \$36.80; president, 18.75; treasurer, \$15.00 .....	200 55	
Paid for fire department taxes .....	8 83	
Commissions to agents .....	240 71	
All other disbursements: re-insurance, \$4.05; postage, \$27.23; misc., \$9.97; printing and stationery, \$31.35 .....	72 60	
Total disbursements .....		886 64
Balance .....		<u>\$1,099 26</u>

## LEDGER ASSETS.

Cash in company's office .....	\$42 56	
Cash deposited in National Exchange Bank of Milwaukee .....	966 60	
Agents' debit balances .....	90 10	
Total net ledger assets .....		\$1,099 26

## NON-LEDGER ASSETS.

Supplies .....	50 00	
Gross assets .....		<u>\$1,149 26</u>

## DEDUCT ASSETS NOT ADMITTED.

Supplies .....	\$50 00	
Agents' debit balances not secured by bonds .....	90 10	
Total .....		140 10
Total admitted assets .....		<u>\$1,009 16</u>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	270	\$244,255 00
In force on the 31st day of December of the preceding year .....	292	282,817 00
Total .....	562	\$527,072 00
Deduct those expired and cancelled .....	15	12,020 00
In force at the end of the year .....	547	<u>\$515,052 00</u>
Number and amount of policies issued since organization .....	571	\$531,792 00
Amount of losses paid since organization .....		319 30
Average insurance in force per policy .....		941 57

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No. If so, give names of re-insuring companies and amount re-insured in each. All re-insurance has expired.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Secretary, \$1,000.00; treasurer, \$1,500.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? About one-half of old line rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 20 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941-8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Company confines itself to dwellings, barns and their contents in fire protected districts only.

What is the highest per cent. of the value of the property that the company insures? 80 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Careful not to bunch risks.

MANITOWOC MUTUAL FIRE INSURANCE  
COMPANY,

MANITOWOC, MANITOWOC COUNTY.

[Organized or incorporated, November 27, 1897; commenced business, January 21, 1898.]

President, J. G. LEHMKUHL, Manitowoc, Wis.  
 Vice-President, WILLIAM STEPHANI, Manitowoc, Wis.  
 Secretary, A. J. SVACINA, Manitowoc, Wis.  
 Treasurer, HENRY VITS, Manitowoc, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$16,335 54
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)...	\$3,047 09	
Cash received from all other sources: Interest on moneys loaned on first mortgage security, \$758.00, and \$100.00 as part payment on mortgage .....	858 00	
Total income during the year.....		3,905 09
Sum of both amounts.....		<u>\$20,240 63</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,029 00	
Premiums or assessments returned on cancelled policies .....	23 68	
Salaries, fees and all other charges of officers and employees .....	49 00	
Paid for fire department taxes .....	63 32	
Commissions to agents, secretary the only agent .....	609 43	
All other disbursements: Treasurers' bond, \$20.00; stationery and printing, \$23.25; accrued interest on mortgage, \$75.75; telephone and stamps, \$35.28; postal cards and assignments, \$6.25; cost in court, \$26.73; auditing and adjusting com., \$24.00; bills payable, \$100.00; license, \$1.00; city and village underwriters' association, \$5.50....	317 76	
Total disbursements .....		2,092 19
Balance .....		<u><u>\$18,148 44</u></u>

## LEDGER ASSETS.

Cash deposited in National Bank of Mani-towoc, Wis. ....	\$748 44	
Loans on mortgage on real estate.....	17,400 00	
Total net ledger assets.....		\$18,148 44

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$100.00; supplies, \$50.00...	150 00	
Gross assets .....		<u>\$18,298 44</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$100.00; supplies, \$50.00...	150 00	
Total admitted assets .....		<u><u>\$18,148 44</u></u>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	262	\$270,875 00
In force on the 31st day of December of the preceding year .....	644	685,960 00
Total .....	906	\$956,835 00
Deduct those expired and cancelled.....	264	289,165 00
In force at the end of the year.....	642	\$667,670 00
Number and amount of policies issued since or- ganization .....	2,294	\$956,835 00
Amount of losses paid since organization.....		390,972 00
Average insurance in force per policy.....		1,040 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$5,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? 25 per cent. less the tariff rate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No. How? To meet all losses.

What compensation do agents receive? 20 per cent.. Secretary is only agent at present.

Did the company borrow money during the past year to pay losses, as provided by section 1941—8, statutes of 1898, as amended? No.

What kinds of property does your company insure? See article No. 6 in the constitution and by-laws on page 2.

What is the highest per cent. of the value of the property that the company insures? Less its value.

At what distance from other hazards must a risk be situated to be insured by this company? The risks are classified so as not to exceed \$1,500.00 on any one fire.

MARION MUTUAL FIRE INSURANCE COMPANY,  
MARION, WAUPACA COUNTY.

[Organized or incorporated December 13, 1905; commenced business  
January 1, 1906.]

President, A. POTRATZ, Marion, Wis.  
Vice-President, P. A. MICHAELIS, Jr., Marion, Wis.  
Secretary, JOHN S. SPENGLER, Marion, Wis.  
Treasurer, A. MAES, Marion, Wis.

INCOME DURING YEAR.

Cash for premiums (advance assessments)...	\$3,241 58	
Cash received from all other sources: Re- turn premiums .....	2 16	
Cash for premiums in hands and agents ....	333 89	
	<hr/>	
Total income during the year.....		\$3,577 63

DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$16 50	
Premiums or assessments returned on can- celled policies .....	146 57	
Salaries, fees and all other charges of officers and employes .....	537 22	
Commissions to agents .....	476 11	
All other disbursements: Inspecting and adjusting losses .....	4 63	
Books and stationery .....	106 80	
Postage and exchange .....	20 24	
	<hr/>	
Total disbursements .....		1,308 07
		<hr/>
Balance .....		\$2,269 56
		<hr/> <hr/>

LEDGER ASSETS.

Cash in company's office .....	\$1,935 67	
Agents' debit balances .....	333 89	
	<hr/>	
Total net ledger assets.....		\$2,269 56

NON-LEDGER ASSETS.

Supplies .....	50 00	
	<hr/>	
Gross assets .....		\$2,319 56



# 102 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

## DEDUCT ASSETS NOT ADMITTED.

Supplies .....	50 00
Total admitted assets .....	<u>\$2,269 56</u>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	515	\$323,251 00
Total .....	515	\$323,251 00
Deduct those expired and cancelled.....	33	18,250 00
In force at the end of the year.....	482	<u>\$305,001 00</u>
Number and amount of policies issued since organization .....	515	\$323,251 00
Amount of losses paid since organization.....	2	16 50
Average insurance in force per policy.....		632 78

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? About one-half of board rate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent.

Did the company borrow money during the past year to pay losses, as provided by section 1941—8, statutes of 1898, as amended? No.

What kinds of property does your company insure? All that are considered good physically and moral risks.

What is the highest per cent. of the value of the property that the company insures? Not limited.

At what distance from other hazards must a risk be situated to be insured by this company? Not limited.

MAYVILLE MUTUAL FIRE INSURANCE  
COMPANY,

MAYVILLE, DODGE COUNTY.

[Organized or incorporated April 25, 1901; commenced business  
July 15, 1901.]President, A. BACHHUBER, Mayville, Wis.  
Vice President, WM. RINGLE, Mayville, Wis.  
Secretary, GEORGE JANSSEN, Mayville, Wis.  
Treasurer, ENG. ZIEGLER, Mayville, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$3,143 41
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)...	\$12,453 86
Cash received from assessments.....	2 12
Cash received from all other sources, dis- counts .....	9 89
<b>Total income during the year .....</b>	<b>12,465 87</b>
<b>Sum of both amounts.....</b>	<b>\$15,609 28</b>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$7,682 26
Premiums or assessments returned on can- celled policies .....	771 26
Salaries, fees and all other charges of officers and employes .....	1,786 33
Paid for fire department taxes.....	86 51
Commissions to agents .....	2,070 10
All other disbursements. Adjusting losses, \$111.62; inspecting risks, \$15.54; postage, \$116.09; personal property, \$16.60; tele- phoning, \$21.55; attending meetings, \$30.72; blanks, books, stationery, appointing agents and incidentals, \$174.44.....	485 96
<b>Total disbursements .....</b>	<b>12,882 42</b>
<b>Balance .....</b>	<b>\$2,726 86</b>

## LEDGER ASSETS.

Cash deposited in State Bank of Mayville ..	\$1,640 60	
Agents' debit balances .....	795 46	
Other assets: expense inventory, \$128.80;		
personal property, \$162.00; .....	290 80	
Total net ledger assets .....		\$2,726 86

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$162.00; sup-		
plies, \$128.80; .....	\$290 80	
Total .....		290 80
Total admitted assets .....		\$2,436 06

## RISKS.

	No.	Amount.
Written and renewed during the year .....	1,810	\$1,279,763 94
In force on the 31st day of December of the pre-		
ceding year .....	1,835	1,320,073 38
Total .....	3,645	\$2,599,837 32
Deduct those expired and cancelled .....	1,479	1,031,821 74
In force at the end of the year .....	2,166	\$1,568,015 58
Number and amount of policies issued since or-		
ganization .....	5,904	\$4,380,726 88
Amount of losses paid since organization .....	120	24,205 83
Average insurance in force per policy .....		723 92

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. \$1,500 in Beaver Dam City Mutual Fire Insurance Co.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$2,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? 50 per cent. of board rate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 and 20 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Mercantile, manufacturing and residence.

What is the highest per cent. of the value of the property that the company insures? At what distance from other hazards must a risk be situated to be insured by this company? Depends upon circumstances.

## MENOMONIE MUTUAL FIRE INSURANCE COMPANY,

MENOMONIE, DUNN COUNTY.

[Organized or incorporated April 14, 1894; commenced business June 6, 1894.]

President, E. MARKS, Menomonie, Wis.

Vice President, A. QUILLING, Menomonie, Wis.

Secretary, GEO. GALLAWAY, Menomonie, Wis.

Treasurer, CARROLL LUCAS, Menomonie, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$6,950 47
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### INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$1,515 99	
Cash received as annual dues of 1903.....	36 88	
Cash received from interest on fund.....	136 00	
	<hr/>	
Total income during the year.....		1,688 87
		<hr/>
Sum of both amounts.....		\$8,639 34

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,153 63	
Premiums or assessments returned on cancelled policies .....	14 03	
Salaries, fees and all other charges of officers and employes .....	112 00	
Commissions to agents .....	151 50	
All other disbursements: Adjusters' fees, \$11; printing, \$9.35.....	20 35	
		<hr/>
Total disbursements .....		1,451 51
		<hr/>
Balance .....		\$7,187 83
		<hr/> <hr/>

## LEDGER ASSETS.

Cash deposited in bank.....	\$7,187 83
	<hr/> <hr/>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	181	\$163,795 00
In force on the 31st day of December of the preceding year .....	363	295,245 00
		<hr/>
Total .....	544	\$459,040 00
Deduct those expired and cancelled.....	190	158,030 00
		<hr/>
In force at the end of the year.....	354	\$301,010 00
		<hr/> <hr/>
Number and amount of policies issued since organization .....	2,116	\$1,652,030 00
Amount of losses paid since organization.....		8,750 95
Average insurance in force per policy.....		878 56

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$2,000; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$8,000. Will be increased this year.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? 75 per cent of board rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 10 per cent of premiums collected.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Dwellings, barns, saloons, hotels, stores, offices shops, ware-houses, school houses churches, halls, breweries, machine shops, lumber yards, cigar factories, brick yard buildings, electrical plants and contents of such buildings, and personal property.

What is the highest per cent. of the value of the property that the company insures? 66 2-3 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? No limit.

## MERCHANTS & BANKERS MUTUAL FIRE INSURANCE COMPANY,

BELOIT, ROCK COUNTY.

[Organized or incorporated May, 1901; commenced business June 1, 1901.]

President, J. M. FARNSWORTH, Beloit, Wis.

Vice President, E. S. WATSON, Beloit, Wis.

Secretary, T. D. CORCORAN, Beloit, Wis.

Treasurer, T. GESLEY, Beloit, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$2,557 23
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### INCOME DURING YEAR.

Cash for premiums (advance assessments	\$3,310 46
Cash received from all other sources. Note,	
\$39.38; interest, \$36.59.....	75 97
Total income during the year.....	3,386 43
Sum of both amounts.....	\$5,943 66

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,656 34	
Premiums or assessments returned on cancelled policies .....	287 74	
Dividends returned to members on policies still in force.....	563 86	
Salaries, fees and all other charges of officers and employes.....	90 00	
Paid for fire department taxes.....	34 88	
Commissions to agents.....	1,019 98	
All other disbursements, Printing, \$55.50; adjustment, \$9.41; re-insurance, \$28.60, miscellaneous expenses, \$3.18.....	96 69	
Total disbursements .....		3,748 29
Balance .....		<u>\$2,195 37</u>

## LEDGER ASSETS.

Cash deposited in Beloit State Bank.....	\$2,062 87	
Agents' debit balances .....	132 50	
Total net ledger assets.....		<u>\$2,195 37</u>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	274	\$194,385 00
In force on the 31st day of December of the preceding year .....	337	277,535 00
Total .....	611	<u>\$171,920 00</u>
Deduct those expired and cancelled.....	296	219,885 00
In force at the end of the year.....	315	<u>\$252,035 00</u>
Number and amount of policies issued since organization .....	2,058	\$1,540,330 00
Amount of losses paid since organization.....		7,447 39
Average insurance in force per policy.....		809 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. Bower City Mutual, \$2.250; Citizens Mutual, \$1,300.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$1,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? Those agreed on by directors.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? To three times the premium.

What compensation do agents receive? 20 per cent of premium.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? All good risks under fire protection.

What is the highest per cent. of the value of the property that the company insures? 80 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Fire wall or detached.

## NESHKORO B. M. & F. M. FIRE INSURANCE COMPANY,

NESHKORO, MARQUETTE COUNTY.

[Organized or incorporated January 20, 1896; commenced business February 6, 1896.]

President, G. E. DAHLKE, Neshkoro, Wis.

Secretary, ROBT. R. WEGENKE, Neshkoro, Wis.

Treasurer, ALBERT SCHULTZ, Neshkoro, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$287 91
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### INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$255 05
Cash received from assessments.....	4,312 83
	<hr/>
Total income during the year.....	4,567 88
	<hr/>
Sum of both amounts.....	\$4,855 79



## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,067 76	
Premiums or assessments returned on cancelled policies .....	56 62	
Salaries, fees and all other charges of officers and employees.....	418 90	
	<hr/>	
Total disbursements .....		4,543 28
		<hr/>
Balance .....		\$312 51
		<hr/> <hr/>

## LEDGER ASSETS.

Cash deposited in bank.....	\$312 51
	<hr/>
Total net ledger assets.....	\$312 51
	<hr/> <hr/>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	157	\$171,167 00
In force on the 31st day of December of the preceding year .....	591	758,018 00
	<hr/>	<hr/>
Total .....	748	\$929,785 00
Deduct those expired and cancelled.....	298	326,356 00
	<hr/>	<hr/>
In force at the end of the year.....	450	\$603,429 00
	<hr/> <hr/>	<hr/> <hr/>
Number and amount of policies issued since organization .....	1,234	\$14,362,841 00
Amount of losses paid since organization.....		11,617 96
Average insurance in force per policy.....		1,341 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? No.  
 Are the constitution and by-laws printed in full on the policy? No.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$3,500; 5 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$2,000.

Are the members required to pay premiums or advance assessments? On business property only.

Upon what basis are such premiums or advance assessments calculated? According to risk.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? Survey.

What kinds of property does your company insure? Farm property, churches, school houses, water power, flouring mills.

What is the highest per cent of the value of the property that the company insures?  $\frac{3}{4}$  per cent.

At what distance from other hazards must a risk be situated to be insured by this company? 50 feet.

# NORTHWESTERN CHEESEMAKERS MUTUAL FIRE INSURANCE COMPANY, JUNEAU, DODGE COUNTY.

[Organized or incorporated February, 1896; commenced business April 9, 1896.]

President, H. R. MOLDENHAUER, Watertown, R. D. 8.

Vice President, M. FITZGERALD, Watertown, Wis.

Secretary, GEO. W. MORSE, Juneau, Wis.

Treasurer, JOHN HABHEGGER, Watertown, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$1,665 54
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$3,297 22
Cash received from assessments.....	39 89
	<hr/>
Total income during the year.....	3,337 11
	<hr/>
Sum of both amounts.....	\$5,002 65

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,888 79
Premiums or assessments returned on cancelled policies .....	27 39
Salaries, fees and all other charges of officers and employes .....	275 33
Commissions to agents.....	883 92
All other disbursements. Adjusting losses, postage, printing, telephone rent, stationery and supplies, discount on checks....	105 77
	<hr/>
Total disbursements .....	4,181 20
	<hr/>
Balance .....	\$821 45

## LEDGER ASSETS.

Cash in company's office.....	\$821 45
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## NON-LEDGER ASSETS.

Assessments in process of collection.....	\$280 36
Furniture, fixtures and safes, and supplies	200 00
Total non-ledger assets.....	480 36
Gross assets .....	\$1,301 81

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, and supplies.....	200 00
Total admitted assets.....	\$1,101 81

## NON-LEDGER LIABILITIES.

Amount of losses adjusted, not due.....	\$1,100 00
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## RISKS.

	No.	Amount.
Written and renewed during the year.....	407	\$408,049 00
In force on the 31st day of December of the preceding year .....	303	333,657 90
Total .....	710	\$741,697 00
Deduct those expired and canceled.....	339	370,617 00
In force at the end of the year.....	371	\$371,080 00
Number and amount of policies issued since organization .....	2,975	\$3,240,331 00
Amount of losses paid since organization.....		20,426 09
Average insurance in force per policy.....		1,000 22

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$2,000; one to three years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000; treasurer, \$4,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated?  $\frac{1}{2}$  of our board rates.

Does the constitution or by-laws provide for the levying on all members or additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 20 per cent., Sec. 19.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Cheese factories, creameries, contents and all other good risks not exceeding \$1,000 insured.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Not limited.

## NORTHWESTERN CREAMERY MUTUAL FIRE INSURANCE COMPANY,

JUNEAU, DODGE COUNTY.

[Organized or incorporated July 10, 1902; commenced business August 18, 1902.]

President, H. R. MOLDENHAUER, Watertown, Wis.

Vice President, B. JONLEY, Brownsville, Wis.

Secretary, GEO. W. MORSE, Juneau, Wis.

Treasurer, J. A. STRATZ, Fond du Lac, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$130 49
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### INCOME DURING YEAR.

Cash for premiums (advance assessments) .....	\$2,130 66	
Cash in hands of agents .....	149 40	
Cash received from assessments .....	186 67	
Cash received from all other sources:		
Borrowed money to balance .....	415 73	
	<hr/>	
Total income during the year .....	2,882 46	
Sum of both amounts .....	\$3,012 95	

8—Ins.

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$361.72 losses occurring in previous years).....	\$1,748 36	
Premiums or assessments returned on cancelled policies .....	93 25	
Salaries, fees and all other charges of officers and employes .....	206 94	
Paid interest .....	15 00	
Commissions to agents .....	673 60	
All other disbursements: Adjusting losses, printing, advertising, telephone rent, supplies, postage, discount on checks .....	126 40	
Total disbursements .....		2,863 55
Balance .....		\$149 40
		=====

## LEDGER ASSETS.

Cash in company's office .....	\$5 86	
Agents' debit balances .....	143 54	
Total net ledger assets .....		\$149 40

## NON-LEDGER ASSETS.

Assessments in process of collection .....	\$110 32	
Furniture, fixtures and safes and supplies .....	200 00	
Total non-ledger assets .....		310 32
Gross assets .....		\$459 72

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and supplies.....	\$200 00	
Total .....		200 00
Total admitted assets .....		\$259 72
		=====

## NON-LEDGER LIABILITIES.

Amount of losses adjusted, not due (No. 1) .....	\$1,500 00	
All other accounts, bill's, etc., remaining unpaid: Borrowed money .....	415 73	
Total liabilities .....		\$1,915 73
		=====

## RISKS.

	No.	Amount.
Written and renewed during the year .....	232	\$243,599 00
In force on the 31st day of December of the preceding year .....	244	327,751 00
Total .....	476	\$571,350 00
Deduct those expired and cancelled .....	271	357,731 00
In force at the end of the year .....	205	\$213,619 00
Number and amount of policies issued since organization .....	1,159	\$1,500,923 00
Amount of losses paid since organization .....		15,956 64
Average insurance in force per policy .....		1,042 04

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; one to three years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary. \$2,000; treasurer. \$4,000.

Are the members required to pay premiums or advance assessments? Yes

Upon what basis are such premiums or advance assessments calculated? One-half of our board rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 20 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? Yes. If so, what amount was borrowed for such purposes? \$415.73

What kinds of property does your company insure? Creamery and cheese factory's contents and all good risks considered not too hazardous.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Not limited.

# PORTAGE MUTUAL CO-OPERATIVE FIRE INSURANCE COMPANY,

PORTAGE, COLUMBIA COUNTY.

[Organized or incorporated March 7, 1897; commenced business June 1, 1897.]

President, F. L. SANBORN, Portage, Wis.  
Vice-President, C. F. MOHR, Portage, Wis.  
Secretary, WILLIAM FULTON, Portage, Wis.  
Treasurer, E. G. BOYNTON, Portage, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$691 39
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$103 21
Cash received as annual dues .....	413 33
Cash received from all other sources: Interest on certificates .....	13 89
Total income during the year .....	530 43
Sum of both amounts .....	\$1,221 82

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$607 93
Premiums or assessments returned on cancelled policies .....	4 16
Dividends returned to members on policies still in force .....	42 53
Salaries, fees and all other charges of officers and employes .....	92 50
Paid for fire department taxes .....	7 85
Commissions to agents .....	77 50
All other disbursements: Printing, \$4.55; stationery, \$1.00; adjusting, \$2.00; R. R. Fare, 54c; hotel, 50c; postage, \$1.75....	10 34
Total disbursements .....	842 81
Balance .....	\$379 01

## LEDGER ASSETS.

Cash deposited in City Bank of Portage ..	\$379 01	
Total net ledger assets .....		\$379 01

## NON-LEDGER ASSETS.

Supplies .....		25 03
Gross assets .....		\$404 51

## DEDUCT ASSETS NOT ADMITTED.

Supplies .....		25 00
Total admitted assets .....		\$379 01

## RISKS.

	No.	Amount.
Written and renewed during the year .....	73	\$53,011 67
In force on the 31st day of December of the preceding year .....	131	102,490 66
Total .....	204	\$155,501 33
Deduct those expired and cancelled .....	83	58,339 66
In force at the end of the year .....	121	\$976,161 67
Number and amount of policies issued since organization .....	1,051	\$862,823 39
Amount of losses paid since organization .....		5,849 82
Average insurance in force per policy .....		802 38

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; one or three years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500; treasurer, \$1,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? Rating of local boards chiefly.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.



What compensation do agents receive? 15 per cent. and policy fee.  
 Did the company borrow money during the past year to pay losses,  
 as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Mercantile,  
 manufacturing, farm residences and all ordinary risks.

What is the highest per cent. of the value of the property that the  
 company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be  
 insured by this company? At such that a loss exceeding \$1,500 is  
 not probable.

## PORTLAND, DANVILLE, WATERLOO & COLUMBUS MUTUAL FIRE INSURANCE COMPANY,

WATERLOO, JEFFERSON COUNTY.

[Organized or incorporated, Nov. 12th, 1905; commenced business,  
 Nov. 15th, 1905.]

President, C. R. GAMIDGE, Columbus, Wis.  
 Vice-President, HENRY LATSCH, London, Wis.  
 Secretary, EDW. SCHULTZ, Waterloo, Wis.  
 Treasurer, EDW. SCHULTZ, Waterloo, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$994 34
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### INCOME DURING YEAR.

Cash for premiums (advance assessments) ..	\$2,521 61	
Cash received from all other sources: bor- rowed money .....	1,400 00	
		<hr/>
Total income during the year .....	3,921 61	
		<hr/>
Sum of both amounts .....	\$4,915 95	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$935 14	
Premiums or assessments returned on cancelled policies .....	142 41	
Salaries, fees and all other charges of officers and employes .....	533 90	
Commissions to agents and fire department taxes .....	370 03	
All other disbursements: to balance due L. T. Davies on a bill including \$500.00 and interest on borrowed money etc. \$700.00 borrowed money and interest repaid Misc., .....	2,595 25	
Total disbursements .....		<u>4,576 73</u>
Balance .....		<u><u>\$339 22</u></u>

## LEDGER ASSETS.

Cash deposited in Farmers and Merchants State Bank of Waterloo, Wis .....	\$339 22	
Total net ledger assets .....		\$339 22

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$400.00; supplies, \$100.00 .....	\$500 00	
Agents' debit balances .....	212 65	
Total non-ledger assets .....		<u>712 65</u>
Gross assets .....		<u>\$1,051 87</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$400.00; supplies, \$100.00 .....	\$500 00	
Agents' debit balances not secured by bonds .....	212 65	
Total .....		<u>712 65</u>
Total admitted assets .....		<u><u>\$339 22</u></u>

## NON-LEDGER LIABILITIES.

Amount due for salaries and commissions ..	\$96 50	
Borrowed money .....	700 00	
Total liabilities .....		<u><u>\$796 50</u></u>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	324	\$212,169 96
In force on the 31st day of December of the preceding year .....	185	123,009 00
<b>Total .....</b>	<b>509</b>	<b>\$335,169 96</b>
Deduct those expired and canceled .....	185	123,009 00
<b>In force at the end of the year .....</b>	<b>324</b>	<b>\$212,169 96</b>
Number and amount of policies issued since organization .....	509	\$335,169 96
Amount of losses paid since organization .....		935 14
Average insurance in force per policy .....		654 84

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$2,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated?  $\frac{1}{2}$  board rate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? Yes. If so what amount was borrowed for such purposes? \$900.00.

What kinds of property does your company insure? All insurable property in the state.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Safe distance.

# POYNETTE MUTUAL FIRE INSURANCE COMPANY,

POYNETTE, COLUMBIA COUNTY.

[Organization or incorporated, Feb. 14th, 1903; commenced business,  
April 1st, 1904.]

President, J. F. BOHLING, Poynette, Wis.  
Vice-President, J. S. JAMIESON, Poynette, Wis.  
Secretary, FRANK HADDEN, Poynette, Wis.  
Treasurer, A. J. JAMIESON, Poynette, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$1,479 02
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## INCOME DURING YEAR.

Cash for premiums (advance assessments) .....	5,184 04
Sum of both amounts .....	<u>\$6,663 06</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$440.00 losses occurring in previous year) .....	\$3,848 01
Premiums or assessments returned on can- celled policies .....	96 03
Salaries, fees and all other charges of officers and employes .....	576 00
Paid for fire department taxes .....	31 25
Commissions to agents .....	774 80
All other disbursements: Printing, \$36.05; fire maps, \$25.00; postage, \$48.23; adjusting and inspecting losses, \$39.32; sundries, \$64.44; .....	213 04
Total disbursements .....	<u>5,539 13</u>
Balance .....	<u><u>\$1,123 93</u></u>

## LEDGER ASSETS.

Cash in company's office .....	\$200 53
Cash deposited in Bank of Poynette .....	348 74
Agents' debit balances .....	677 85
Total .....	<u>\$1,227 12</u>

# 122 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances .....	103 19
Total net ledger assets .....	<u>\$1,123 93</u>

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$85.00; supplies, \$25.00; .....	110 00
Gross assets .....	<u>\$1,233 93</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$85.00; supplies, \$25.00; .....	110 00
Total admitted assets .....	<u>\$1,123 93</u>

## NON-LEDGER LIABILITIES.

Amount of losses resisted (No. 1) .....	<u>\$363 75</u>
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## RISKS.

	No.	Amounts.
Written and renewed during the year .....	769	\$502,187 70
In force on the 31st day of December of the preceding year .....	611	411,028 31
Total .....	1,380	\$913,216 01
Deduct those expired and cancelled .....	531	342,968 31
In force at the end of the year .....	849	<u>\$570,247 70</u>
Number and amount of policies issued since organization .....	1,720	\$1,124,374 92
Amount of losses paid since organization .....		6,279 45
Average insurance in force per policy .....		672 84

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000.00; trea-

surer, \$3,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? 50 per cent. of board rate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent.

Did the company borrow money during the year past to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Mercantile risks, churches, school-houses and dwellings.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Not limited.

## REESEVILLE MUTUAL FIRE INSURANCE COMPANY,

REESEVILLE, DODGE COUNTY.

[Organized or incorporated July 5, 1895; commenced business  
September 7, 1895.]

President, F. P. RUNKEL, Reeseville, Wis.  
Vice-President, P. N. KOHN, Reeseville, Wis.  
Secretary, O. A. SELL, Reeseville, Wis.  
Treasurer, C. W. WEBER, Reeseville, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$1,283 39
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### INCOME DURING YEAR.

Cash for premiums (advance assessments) .....	9,802 04
Sum of both amounts .....	<u>\$11,085 43</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$3,909 39	
Premiums or assessments returned on cancelled policies .....	325 91	
Salaries, fees and all other charges of officers and employes .....	1,462 00	
Paid for fire department taxes .....	71 04	
Commissions to agents .....	1,398 21	
All other disbursements: Adjusting losses, \$103.76; stationery and supplies, \$61.30; postage and exchange, \$110.90; secretary's salary for 1904, \$520.50; all other, \$49.52	845 98	
Total disbursements .....		8,012 44
Balance .....		<u>\$3,072 99</u>

## LEDGER ASSETS.

Cash in company's office .....	\$1,790 66	
Agents' debit balances .....	1,282 33	
Total net ledger assets .....		\$3,072 99

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$325.00; supplies, \$50.00 .....	375 00	
Gross assets .....		\$3,447 99

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$325.00; supplies, \$50.00 .....	375 00	
Total admitted assets .....		<u>\$3,072 99</u>

## NON-LEDGER LIABILITIES.

Amount of losses adjusted, not due (No. 1) .....	505 66	
Amount of losses resisted (No. 1) .....	363 75	
Total liabilities .....		<u>\$869 41</u>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	1,344	\$1,014,370 84
In force on the 31st day of December of the preceding year .....	1,408	1,165,660 62
Total .....	2,752	\$2,180,031 46
Deduct those expired and cancelled .....	1,159	740,220 67
In force at the end of the year .....	1,593	\$1,439,810 79
Number and amount of policies issued since organization .....	10,344	\$9,290,796 88
Amount of losses paid since organization .....		\$54,838 03
Average insurance in force per policy .....		903 +

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? 1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. Columbus City Mutual Fire Insurance Company, \$500.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$10,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? One-half of local board rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent and policy fee.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? All kinds of property not prohibited by the by-laws.

What is the highest per cent. of the value of the property that the company insures? 80 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? This depends on conditions.



# RICE LAKE MUTUAL FIRE INSURANCE COMPANY,

RICE LAKE, BARRON COUNTY.

[Organized or incorporated August 10, 1903; commenced business August 14, 1903.]

President, J. MANHEIN, Rice Lake, Wis.  
Secretary, W. A. DEMERS, Rice Lake, Wis.  
Treasurer, W. P. CRUSE, Rice Lake, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$1,831 67
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$1,348 12
Cash received from all other sources: Interest, \$46.24; policy fee, \$57.90 .....	103 24
Total income during the year .....	1,451 36
Sum of both amounts .....	\$3,283 03

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$362.52 losses occurring in previous years) .....	\$1,025 28
Premiums or assessments returned on cancelled policies .....	6 14
Salaries, fees and all other charges of officers and employes .....	171 00
Paid for fire department taxes .....	18 70
Commissions to agents .....	132 62
All other disbursements: expense representative to Waukesha, \$24.12; due and assessment state association, \$6.50; supplies, \$23.00; postage, \$12.50; expense adjustors \$12.26 .....	78 38
Total disbursements .....	1,432 12
Balance .....	\$1,850 91

## LEDGER ASSETS.

Cash deposited in Citizens State Bank ....	\$1,850 91
Total net ledger assets .....	\$1,850 91

## NON-LEDGER ASSETS.

Agents' debit balances .....	58 00
Gross assets .....	<u>\$1,908 91</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances not secured by bonds .....	58 00
Total admitted assets .....	<u><u>\$1,850 91</u></u>

## NON-LEDGER LIABILITIES.

Amount due for salaries and commissions .....	<u><u>16 70</u></u>
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## RISKS.

	No.	Amount.
Written and renewed during the year .....	161	\$130,859 00
In force on the 31st day of December of the preceding year .....	183	138,338 00
Total .....	<u>344</u>	<u>\$269,197 00</u>
Deduct those expired and cancelled .....	151	115,200 00
In force at the end of the year .....	<u>193</u>	<u><u>\$153,997 00</u></u>
Number and amount of policies issued since organization .....	536	\$428,252 00
Amount of losses paid since organization .....		1,387 79
Average insurance in force per policy .....		797 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer. \$5,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? One-half old line rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8. Statutes of 1898, as amended? No.

What is the highest per cent. of the value of the property that the company insures? Three-fourths.

# RICHFIELD, HARTFORD & MENOMONIE FALLS MUTUAL FIRE INSURANCE COMPANY,

RICHFIELD, WASHINGTON COUNTY.

[Organized or incorporated May 16, 1905; commenced business May 20, 1905.]

President. W. E. SAUERHERING. Hartford. Wis.  
Vice-President. W. H. FROELICH. Jackson, Wis.  
Secretary, HENRY THOMA, Richfield, Wis.  
Treasurer, JACOB SCHWAMB, Richfield, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$1,211 93
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$3,440 60
Cash received from all other sources: Interest on bank deposits .....	20 00
Total income during the year .....	3,460 60
Sum of both amounts .....	\$4,671 63

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$967 18
Premiums or assessments returned on cancelled policies .....	198 21
Salaries, fees and all other charges of officers and employes .....	423 16
Paid for fire department taxes .....	8 75
Commissions to agents .....	520 75
All other disbursements: Printing, records, postage, traveling expenses, blanks, adjusting losses and association fees .....	86 50
Total disbursements .....	2,204 55
Balance .....	\$2,467 08

## LEDGER ASSETS.

Cash in company's office .....	\$754 25	
Cash deposited in Citizens Bank of Hartford	600 00	
Citizens State Bank of Schleisingerville	1,000 00	
Agents' debit balances .....	192 83	
	<hr/>	
Total net ledger assets .....		\$2,467 08

## NON-LEDGER ASSETS.

Supplies .....		25 00
	<hr/>	
Gross assets .....		\$2,492 08

## DEDUCT ASSETS NOT ADMITTED.

Supplies .....		25 00
	<hr/>	
Total admitted assets .....		\$2,467 08
	<hr/> <hr/>	

## RISKS.

	No.	Amount.
Written and renewed during the year .....	531	\$367,530 00
In force on the 31st day of December of the preceding year .....	264	194,980 00
	<hr/>	
Total .....	795	\$462,570 00
Deduct those expired and cancelled .....	245	75,840 90
	<hr/>	
In force at the end of the year .....	550	\$386,670 00
	<hr/> <hr/>	
Number and amount of policies issued since organization .....	790	\$565,210 00
Amount of losses paid since organization.....		967 18
Average insurance in force per policy .....		703 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy?  
Not in full.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000; treasurer, \$4,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? One-half to two-thirds of Stock Company rates.

## 130 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? All kinds of city and village property except very hazardous factory risks and such other property as the Board of Directors may deem undesirable.

What is the highest per cent. of the value of the property that the company insures? 80 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Such distance depends on amount of risk hazard and exposures.

## RICHLAND COUNTY FIRE INSURANCE COMPANY,

LONE ROCK, RICHLAND COUNTY.

[Organized or incorporated, Jan. 19th, 1904; commenced business, April 19th, 1904.]

President, W. W. ELLSWORTH, Lone Rock, Wis.  
 Vice-President, L. O. BRAINARD, Lone Rock, Wis.  
 Secretary, S. M. PEEBLES, Lone Rock, Wis.  
 Treasurer, GUST GILBERTSON, Lone Rock, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$337 10
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### INCOME DURING YEAR.

Cash for premiums (advance assessments).	\$264 87	
Cash received from assessments .....	427 66	
Cash received from all other sources:		
Transfers, etc. ....	8 42	
	<hr/>	
Total income during the year.....		691 90
		<hr/>
Sum of both amounts.....		\$1,038 05

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$500.00 losses occurring in previous year) .....	\$660 00	
Premiums or assessments returned on cancelled policies .....	52	
Salaries, fees and all other charges of officers and employes .....	68 25	
Paid for fire department taxes.....	90	
Commissions to agents .....	• 110 87	
All other disbursements: Furniture, postage and exchange, printing, interest, office rent and incidental .....	105 81	
	<hr/>	
Total disbursements .....		946 35
		<hr/>
Balance .....		\$91 70
		<hr/> <hr/>

## LEDGER ASSETS.

Cash in company's office .....	\$91 70
	<hr/>
Total net ledger assets .....	\$91 70

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$21.00; supplies, \$50.00 ..	71 00
	<hr/>
Gross assets .....	\$162 70

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$21.00; supplies, \$50.00 ..	71 00
	<hr/>
Total admitted assets .....	\$91 70
	<hr/> <hr/>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	68	\$64,601 00
In force on the 31st day of December of the preceding year .....	243	247,555 00
	<hr/>	<hr/>
Total .....	311	\$312,156 00
Deduct those expired and cancelled.....	19	21,840 00
	<hr/>	<hr/>
In force at the end of the year.....	292	\$290,676 00
	<hr/> <hr/>	<hr/> <hr/>
Number and amount of policies issued since organization .....	337	\$321,636 00
Amount of losses paid since organization.....		1,517 50
Average insurance in force per policy.....		995 34

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; year, 3.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, surety; treasurer, \$5,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? 2 mills on the dollar for amount insured.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? \$1.50 and \$2.00, for first application; \$1.00 for second application.

Did the company borrow money during the past year to pay losses, as provided by section 1941—8, statutes of 1898, as amended? Yes. If so, what amount was borrowed for such purposes? \$280.00.

What kinds of property does your company insure? Real and personal.

What is the highest per cent. of the value of the property that the company insures? Two-thirds real and three-fourths personal.

At what distance from other hazards must a risk be situated to be insured by this company? 75 feet or over.

RIVER FALLS CITY MUTUAL FIRE INSURANCE  
COMPANY,

RIVER FALLS, PIERCE COUNTY.

[Organized or incorporated in 1897; commenced business May 19, 1897.]

President, GEO. W. CHINNOCK, River Falls, Wis.  
 Vice-President, C. R. MORSE, River Falls, Wis.  
 Secretary, JAY H. GRIMM, River Falls, Wis.  
 Treasurer, F. D. ENSIGN, River Falls, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$289 80
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## INCOME DURING YEAR.

Cash for premiums (advance assessments).	\$5,497 80
Cash received from all other sources: Interest .....	7 50
Total income during the year.....	<u>5,505 30</u>
Sum of both amounts.....	<u>\$5,795 10</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$82 31
Premiums or assessments returned on cancelled policies .....	89 92
Dividends returned to members on policies still in force, reinsurance .....	380 92
Salaries, fees and all other charges of officers and employees .....	772 90
Paid for fire department taxes.....	11 75
Commissions to agents .....	741 14
All other disbursements: Printing, \$25.25; post cards, \$14.00; insurance risks and estate agencies, \$32.60; blanks, ink and stationery, \$12.20; postage and express, \$56.06; fees and expenses. \$44.72; cabinets, cards, \$36.50; adjustments, \$6.91...	<u>328 24</u>
Total disbursements .....	<u>2,407 18</u>
Balance .....	<u>\$3,387 92</u>

## LEDGER ASSETS.

Cash deposited in Farmers and Merchants State Bank of River Falls, Wis. ....	\$3,042 76
Agents' debit balances .....	<u>345 16</u>
Total .....	<u>\$3,387 92</u>

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$36.00; supplies, \$50.00 ...	86 00
Gross assets .....	<u>\$3,473 92</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$36.00; supplies, \$50.00...	86 00
Total admitted assets.....	<u>\$3,387 92</u>

## NON-LEDGER LIABILITIES.

Amount due for salaries and commissions.....	<u>101 03</u>
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## RISKS.

	No.	Amount.
Written and renewed during the year.....	792	\$578,531 00
In force on the 31st day of December of the preceding year .....	242	217,850 00
Total .....	1,034	\$796,381 00
Deduct those expired and cancelled.....	134	114,465 00
In force at the end of the year.....	900	\$681,916 00
Number and amount of policies issued since or- organization .....	1,509	\$1,157,166 00
Amount of losses paid since organization.....		2,369 23
Average insurance in force per policy.....		757 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each: Marion, \$8,400; Capital City, \$3,025; Lodi, \$4,050; De Forest, \$7,875; Appleton, \$8,650; Green Bay and De Pere, \$3,025; Watertown, \$750; Iron Co., \$2,000; Greenwood, \$1,000; Reeseville, \$1,750; Rice Lake, \$950; R. H. & M. Falls, \$500; Columbus City, \$500; Poynette, \$750.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$2,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? One-half local board rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent.

Did the company borrow money during the past year to pay losses, as provided by section 1941—8, statutes of 1898, as amended? No.

What kinds of property does your company insure? Whatever the executive board approves of except that prohibited by by-laws.

What is the highest per cent. of the value of the property that the company insures? Three-fourths.

At what distance from other hazards must a risk be situated to be insured by this company? Within discretion of executive committee.

# SAUK COUNTY MUTUAL FIRE INSURANCE COMPANY,

SAUK CITY AND PRAIRIE DU SAC, SAUK COUNTY.

[Organized or incorporated February 13, 1905; commenced business  
July 3, 1905.]

President, ROBERT BUERKI, Sauk City, Wis.  
Vice-President, ROBERT HOMBERGER, Sauk City, Wis.  
Secretary, C. I. KINDSCHI, Prairie du Sac, Wis.  
Treasurer, J. L. P. ACCOLA, Prairie du Sac, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$54 00
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## INCOME DURING YEAR.

Cash for premiums (advance assessments).	\$1,485 17
Cash received from all other sources: Un- earned premium on cancelled re-insurance	29 81
Total income during the year.....	1,514 98
Sums of both amounts.....	<u>\$1,568 98</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$783 40
Premiums or assessments returned on can- celled policies .....	62 73
Paid for fire department taxes.....	7 33
Commissions to agents .....	254 37
All other disbursements: Advertising, \$5.90; postage, \$8.77; supplies, \$6.10; miscel- laneous, \$12.80; paid borrowed money and interest, \$78.91 .....	112 48
Total disbursements .....	1,220 31
Balance .....	<u><u>\$348 67</u></u>

## LEDGER ASSETS.

Cash in company's office .....	\$206 36
Agents' debit balances .....	142 31
Total net ledger assets.....	\$348 67

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$15.00; supplies, \$25.00 .....	\$40 00	
Other items: Due us on a fire loss on a risk we had re-insured.....	84 67	
Total non-ledger assets.....		124 67
Gross assets .....		<u>\$473 34</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$15.00; supplies, \$25.00 .....	\$40 00	
Agents' debit balances not secured by bonds.....	142 31	
Total .....		182 31
Total admitted assets.....		<u>\$291 03</u>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	250	\$181,912 62
In force on the 31st day of December of the preceding year .....	64	55,063 00
Total .....	314	<u>\$236,975 62</u>
Deduct those expired and cancelled.....	51	42,453 00
In force at the end of the year.....	263	<u>\$194,522 62</u>
Number and amount of policies issued since organization .....	314	\$236,975 62
Amount of losses paid since organization.....		783 40
Average insurance in force per policy.....		863 15

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each: Mayville, \$750; De Forest, \$3,050; Hortonville, \$8,050; Marion, \$500; Beaver Dam, \$2,450; Poynette, \$500; Lodi, \$400; Iowa Co., \$800.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$2,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? One-half stock companies' rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent. of premiums collected.

Did the company borrow money during the past year to pay losses, as provided by section 1941—8, statutes of 1898, as amended? No.

What kinds of property does your company insure? Business and dwelling properties, house-hold goods and merchandise.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? No definite distance.

## SOUTHWESTERN WISCONSIN MUTUAL FIRE INSURANCE COMPANY,

LANCASTER, GRANT COUNTY.

[Organized or incorporated February 22, 1897; commenced business  
November 26, 1897.]

President, DAVID SCHREINER, Lancaster, Wis.

Vice-President, C. H. BAXTER, Lancaster, Wis.

Secretary, T. M. YOUNG, Lancaster, Wis.

Treasurer, JOHN M. STUN, Lancaster, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$ 28
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### INCOME DURING YEAR.

Cash received as annual dues.....	\$386 23	
Cash received from assessments.....	1,912 09	
Cash received from all other sources:		
Borrowed money .....	600 00	
	<hr/>	
Total income during the year .....		2,898 32
		<hr/>
Sum of both amounts .....		\$2,898 60

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,211 91	
Borrowed money .....	602 80	
Salaries, fees and all other charges of officers and employes .....	140 00	
All other disbursements: Secretary's salary for 1905, \$488.83; year's salary 1906, \$237.10; commission and expenses, \$74.27; traveling and office rent, \$74.86; directors, \$52.70; exchange, \$48 .....	928 24	
Total disbursements .....		2,882 95
Balance .....		<u><u>\$15 65</u></u>

## LEDGER ASSETS.

Cash in company's office .....	\$15 65	
Total net ledger assets .....		\$15 65

## NON-LEDGER ASSETS.

Assessments in process of collection .....	638 61	
Total admitted assets .....	\$654 26	<u><u>          </u></u>

## NON-LEDGER LIABILITIES.

Amount due for salaries and commissions .....	\$502 30	<u><u>          </u></u>
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## RISKS.

	No.	Amount.
Written and renewed during the year .....	250	\$206,370
In force on the 31st day of December of the preceding year .....	203	210,270
Total .....	453	\$416,640
Deduct those expired and cancelled .....	203	210,270
In force at the end of the year .....	250	<u><u>\$206,370</u></u>
Number and amount of policies issued since organization .....	1,615	\$1,915,555
Amount of losses paid since organization .....		5,702 41
Average insurance in force per policy .....		1,210 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$2,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premium or advance assessments calculated? \$2.50, membership; policy fee, \$1.00; 2 months premium after January 1st, 1907 2 mills premium, \$1.00, policy.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? \$1.00 policy, 15 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? Yes. If so, what amount was borrowed for such purposes? \$600.00.

What kinds of property does your company insure? Business risks, churches, schools and dwellings.

What is the highest per cent. of the value of the property that the company insures? 75 percent.

At what distance from other hazards must a risk be situated to be insured by this company? Safe distance usually 2 buildings between risks.

## THERESA VILLAGE MUTUAL FIRE INSURANCE COMPANY,

THERESA, DODGE COUNTY.

[Organized or incorporated, January 28, 1895; commenced business, March 4th, 1895.]

President, A. F. FICKERT, Theresa, Wis.

Vice-President, L. F. MILLER, Theresa, Wis.

Secretary, NATHAN HAESSLY, Theresa, Wis.

Treasurer, GEB. WEBER, Theresa, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$5,186 92
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# 140 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$18,682 57
Cash received from other sources: Salvage	185 44
Total income during the year	18,868 01
Sum of both amounts	\$24,054 93

## DISBURSEMENTS DURING YEAR.

Amount paid for losses	\$10,789 01
Premiums or assessments returned on cancelled policies	281 14
Salaries, fees and all other charges of officers and employes	3,638 68
Paid for fire department taxes	174 66
Commissions to agents	3,026 01
All other disbursements: Postage etc., \$201.79; printing and books, \$212.45; adjusting losses and inspecting risks, \$241.04; rent and sundries, \$126.75; ....	782 03
Total disbursements	18,691 53
Balance	\$5,363 40

## LEDGER ASSETS.

Loans on mortgage on real estate	\$250 00
Agents' debit balances	2,556 44
Other assets: In hands of treasurer	2,940 37
Total	\$5,746 81

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances	383 41
Total net ledger assets	\$5,363 40

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$833.00; supplies, \$190.00	1,023 00
Gross assets	\$6,386 40

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$833.00; supplies, \$190.00	1,023 00
Total admitted assets	\$5,363 40

## NON-LEDGER LIABILITIES.

Amount of losses reported, not adjusted (No. 1) .....	\$500 00
	=====

## RISKS.

	No.	Amount.
Written and renewed during the year .....	2,815	\$2,167,199 32
In force on the 31st day of December of the preceding year .....	3,663	2,816,508 18
	=====	=====
Total .....	6,378	\$4,983,707 50
Deduct those expired and cancelled .....	2,579	1,966,933 98
	=====	=====
In force at the end of the year .....	3,799	\$3,016,773 52
	=====	=====
Number and amount of policies issued since organization .....	17,212	\$15,328,807 04
Amount of losses paid since organization .....		69,679 53
Average insurance in force per policy .....		794 09

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500; 3 years.

Are any of the outstanding risks of the company re insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$10,000.00.

Are the members required to pay premiums or advance assessments? Premiums.

Upon what basis are such premiums or advance assessments calculated?  $\frac{1}{2}$  local rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 and 20 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? City and village.

What is the highest per cent. of the value of the property that the company insures? 85 per cent.



# VILLAGE OF SHEBOYGAN FALLS MUTUAL FIRE INSURANCE COMPANY,

SHEBOYGAN FALLS, SHEBOYGAN COUNTY.

[Organized or incorporated, May 3, 1899; commenced business, August 18, 1899.]

President, JOSEPH OSTHELDER, Sheboygan Falls, Wis.  
Vice-President, C. W. PFEIFER, Sheboygan Falls, Wis.  
Secretary, J. H. JAMES, Sheboygan Falls, Wis.  
Treasurer, JOHN P. EHREN, Sheboygan Falls, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$4,852 28
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$18,791 80
Cash received from all other sources: Interest .....	44 00
Total income during the year.....	18,835 80
Sum of both amounts .....	\$23,688 08

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$11,211 80
Premiums or assessments returned on cancelled policies .....	519 16
Salaries, fees and all other charges of officers and employes .....	433 00
Paid for the fire department taxes .....	166 68
Commissions to agents .....	2,758 48
All other disbursements: Office rent, telephone, lights, fuel, adjusting losses, exchanges, etc., .....	1,106 86
Total disbursements .....	16,195 88
Balance .....	\$7,492 20

## LEDGER ASSETS.

Cash in company's office .....	\$6,642 20	
Loans on notes .....	600 00	
Other assets: Office lot .....	289 00	
	<hr/>	
Total net ledger assets .....		\$7,492 20

## NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$400.00; supplies, \$100.00 .....	500 00	
	<hr/>	
Gross assets .....		\$7,992 20

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$400.00; supplies, \$100.00 .....	500 00	
	<hr/>	
Total admitted assets .....		\$7,492 20
	<hr/>	

## NON-LEDGER LIABILITIES.

Amount of losses reported, not adjusted (No. 1) .....	750 00	
Amount due for salaries and commission .....	1,252 60	
	<hr/>	
Total liabilities .....		\$2,002 60
	<hr/>	

## RISKS.

	No.	Amount.
Written and renewed during the year .....	2,538	\$1,998,854 32
In force on the 31st day of December of the preceding year .....	2,588	2,345,772 14
	<hr/>	
Total .....	5,126	\$4,344,626 46
Deduct those expired and cancelled .....	3,071	1,703,804 64
	<hr/>	
In force at the end of the year.....	2,055	\$2,640,821 82
	<hr/>	
Number and amount of policies issued since or- ganization .....	9,882	\$8,105,370 61
Amount of losses paid since organization.....		39,461 80
Average insurance in force per policy .....		612 85

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$100; treasurer, \$5,000.

Are the members required to pay premiums or advance assessments? Premiums.

Upon what basis are such premiums or advance assessments calculated? One-half local board rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? To 4 mills on the dollar.

What compensation do agents receive? 15 per cent., except 1.20 per cent. on premiums.

What kinds of property does your company insure? General, except farms.

What is the highest per cent. of the value of the property that the company insures? About 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Not limited.

## VILLAGE OF WAUKESHA MUTUAL FIRE INSURANCE COMPANY,

WAUKESHA, WAUKESHA COUNTY.

[Organized or incorporated May 2, 1889; commenced business  
May 12, 1889.]

President, JOHN L. GASPAR, Waukesha, Wis.

Vice-President, A. C. NICKELL, Waukesha, Wis.

Secretary, JOHN BREHM, Waukesha, Wis.

Treasurer, G. A. VOTTELER, Waukesha, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$1,448 01
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### INCOME DURING YEAR.

Cash for premiums (advance assessments).	\$1,340 55
Cash received from all other sources.....	52 00
Total income during the year.....	1,392 55
Sum of both amounts.....	\$2,840 56

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$19 65	
Premiums or assessments returned on cancelled policies .....	5 90	
Paid for fire department taxes.....	22 18	
All other disbursements .....	46 50	
		<hr/>
Total disbursements .....		94 23
		<hr/>
Balance .....	\$2,746 33	
		<hr/> <hr/>

## LEDGER ASSETS.

Cash deposited in National Exchange Bank.....	\$2,746 33
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## NON-LEDGER ASSETS.

Supplies .....	25 00	
		<hr/>
Gross assets .....	\$2,771 33	

## DEDUCT ASSETS NOT ADMITTED.

Supplies .....	25 00	
		<hr/>
Total admitted assets.....	\$2,746 33	
		<hr/> <hr/>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	278	\$318,700 00
In force on the 31st day of December of the preceding year .....	487	544,270 00
		<hr/>
Total .....	765	\$862,970 00
Deduct those expired and cancelled.....	244	273,325 00
		<hr/>
In force at the end of the year.....	521	\$589,645 00
		<hr/> <hr/>
Number and amount of policies issued since organization .....	2,664	\$3,004,274 00
Amount of losses paid since organization.....		10,337 02
Average insurance in force per policy.....		1,131 75

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, none; treasurer, \$4,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? 35 per cent. of tariff rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? Lawful limit.

What compensation do agents receive? Have no agents.

Did the company borrow money during the past year to pay losses, as provided by section 1941—8, statutes of 1898, as amended? No.

What kinds of property does your company insure? Dwellings, churches, business property and personal property.

What is the highest per cent. of the value of the property that the company insures? 66 2-3 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? As approved by three-fourths of the board of directors.

## WATERLOO MUTUAL FIRE INSURANCE COMPANY,

WATERLOO, JEFFERSON COUNTY.

[Organized or incorporated August 4, 1899; commenced business  
March 12, 1900.]

President, GUSTAVE FOX, Waterloo, Wis.  
Vice-President, ROBERT SETZ, Waterloo, Wis.  
Secretary, A. W. REDDEMANN, Waterloo, Wis.  
Treasurer, ALEXANDER ARCHIE, Waterloo, Wis.

### INCOME DURING YEAR.

Cash for premiums (advance assessments).	\$913 99	
Cash received from assessments .....	2,081 27	
Cash received from all other sources: Bor-		
rowed money .....	1,300 00	
Total income during the year.....		\$4,295 26

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$510.00 losses occurring in previous years).....	\$3,066 57	
Premiums or assessments returned on cancelled policies .....	34 26	
Borrowed money and interest.....	1,579 09	
Paid for fire department taxes.....	7 05	
Commissions to agents .....	145 74	
All other disbursements: Stationery and - postage, \$145.05; adjusting losses, \$21.67; Ed. Hayhurst, \$6.00.....	172 72	
Total .....		5,005 43
Deficiency .....		\$710 17

## NON-LEDGER ASSETS.

Assessments in process of collection.....	\$1,248 14	
Furniture, fixtures and safes, \$35.00; supplies, \$100.00 .....	135 00	
Other items: Due from agents.....	419 74	
Gross assets .....		\$1,802 88

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$35.00; supplies, \$100.00...	135 00	
Total admitted assets .....		\$1,667 88

## NON-LEDGER LIABILITIES.

Amount of losses resisted (No. 1).....	\$750 00	
All other accounts, bills, etc., remaining unpaid: Borrowed money .....	950 00	
Total liabilities .....		\$1,700 00

## RISKS.

	No.	Amount.
Written and renewed during the year .....	262	\$215,934 63
In force on the 31st day of December of the preceding year .....	380	290,356 30
Total .....	642	\$506,290 93
Deduct those expired and cancelled.....		275,895 62
In force at the end of the year.....		\$230,405 62
Number and amount of policies issued since November 1, 1905 .....		\$240,084 63
Amount of losses paid since organization.....		15,612 97
Average insurance in force per policy.....		837 17
10—Ins.		

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; years, 1-3.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$3,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? One-half of board rates.

Are such assessments limited? Yes. How? 4 mills on each loss.

Did the company borrow money during the past year to pay losses, as provided by section 1941-8, statutes of 1898, as amended? Yes. If so, what amount was borrowed for such purposes? \$1,300.00.

What kinds of property does your company insure? Mercantile, dwellings and farms.

## WATERTOWN CITY MUTUAL FIRE INSURANCE COMPANY,

WATERTOWN, JEFFERSON COUNTY.

[Organized or incorporated October 26, 1896; commenced business August 2, 1897.]

President, CHAS. C. FISCHER, Watertown, Wis.  
 Vice-President, M. FITZGERALD, Watertown, Wis.  
 Secretary, JULIUS STREHLOW, Watertown, Wis.  
 Treasurer, LEONARD SCHEMPF, Watertown, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$1,093 51
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## INCOME DURING YEAR.

Cash for premiums (advance assessments).	\$12,267 94	
Cash received as annual dues.....	5,624 56	
	<hr/>	
Total income during the year.....		17,892 50
		<hr/>
Sum of both amounts.....		\$18,986 01

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$936.15 losses occurring in previous years).....	\$10,840 08
Premiums or assessments returned on cancelled policies .....	235 12
Borrowed money .....	2,155 80
Salaries, fees and all other charges of officers and employees.....	2,002 77
Paid for fire department taxes.....	121 01
Commissions to agents .....	2,038 23
All other disbursements: Adjust. losses, \$81.70; postage, \$205.67; books, stationery and supplies, \$106.70; legal ex., \$5.00; fire maps, \$25.00; Dun's rate book, \$30; filing annual statement, \$25.00; Tel. ex. \$39.15; visiting agents, \$158.16; office rent, \$48.00; miscellaneous, \$38.07.....	762 45
Total disbursements .....	18,155 46
Balance .....	<u><u>\$830 55</u></u>

## LEDGER ASSETS.

Cash in company's office.....	\$129 77
Agents' debit balances.....	700 78
Total net ledger assets.....	<u><u>\$830 55</u></u>

## NON-LEDGER ASSETS.

Assessments in process of collection.....	\$279 81
Furniture, fixtures and safes, \$150.00; supplies, \$50.00 .....	200 00
Total non-ledger assets.....	<u>479 81</u>
Gross assets .....	<u><u>\$1,310 36</u></u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$150.00; supplies, \$50.00...	200 00
Total admitted assets.....	<u><u>\$1,110 36</u></u>

## NON-LEDGER LIABILITIES.

Amount of losses adjusted, not due (No. 1).	\$580 94
Amount due for salaries and commissions to agents .....	130 98
Total liabilities .....	<u><u>\$711 92</u></u>



# 150 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

## RISKS.

	No.	Amount.
Written and renewed during the year.....	1,890	\$1,330,111 48
In force on the 31st day of December of the preceding year .....	2,129	1,526,356 21
Total .....	4,019	\$2,856,467 69
Deduct those expired and cancelled.....	1,780	1,271,715 98
In force at the end of the year.....	2,239	\$1,584,751 71
Number and amount of policies issued since organization .....	8,727	\$7,028,861 11
Amount of losses paid since organization.....	205	40,847 29
Average insurance in force per policy.....		743 52

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500.00; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? Yes, two. If so, give names of re-insuring companies and amount re-insured in each: De Forest Mut. Fire Ins. Co., \$1,000.00 and \$500.00.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$2,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? About one-half of old line company.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited No.

What compensation do agents receive? 15 and 20 per cent.

Did the company borrow money during the past year to pay losses, as provided by section 1941—8, statutes of 1898, as amended? No.

What kinds of property does your company insure? City and village property.

What is the highest per cent. of the value of the property that the company insures? Try to limit to 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? At reasonable safe distance.

# WEST BEND MUTUAL FIRE INSURANCE COMPANY,

WEST BEND, WASHINGTON COUNTY.

[Organized or incorporated April 13, 1894; commenced business May 1, 1894.]

President, P. O'MERA, West Bend, Wis.  
Vice President, JOSEPH OTT, West Bend, Wis.  
Secretary, C. F. LEINS, West Bend, Wis.  
Treasurer, S. F. MAYER, West Bend, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$21,213 85
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## INCOME DURING YEAR.

Cash for premiums (advance assessments) .....	\$16,274 21
Cash received from all other sources: Interest .....	668 39
Total income during the year.....	16,942 60
Sum of both amounts.....	\$38,156 45

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$7,968 63
Premiums or assessments returned on cancelled policies .....	433 34
Salaries, fees and all other charges of officers and employes.....	1,808 54
Paid for fire department taxes.....	177 51
Commissions to agents.....	2,780 50
All other disbursements. Adjusting losses, \$274.02; postage, \$127.90; printing, \$84.05; miscellaneous, \$130.74; stationery, \$26.89 .....	642 70
Total disbursements .....	13,811 22
Balance .....	\$24,345 23

## LEDGER ASSETS.

Cash in treasurer's hands.....	\$67 70	
Cash deposited in bank of West Bend.....	6,247 53	
Loans on mortgage on real estate.....	18,030 00	
Total net ledger assets.....		\$24,345 23

## NON-LEDGER ASSETS.

Interest due or accrued.....	\$668 75	
Furniture, fixtures and safes, \$200; supplies, \$300.....	500 00	
Total non-ledger assets.....		1,168 75
Gross assets .....		\$25,513 98

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$200; supplies, \$300; total .....	500 00	
Total admitted assets .....		\$25,013 98

## NON-LEDGER LIABILITIES.

Amount of losses due and unpaid (No. 2) ..	\$4 72	
Amount of losses resisted (No. 1) .....	363 02	
Total liabilities .....		\$367 74

## RISKS.

	No.	Amount.
Written and renewed during the year.....	2,364	\$2,172,105 97
In force on the 31st day of December of the preceding year .....	2,915	2,738,022 00
Total .....	5,279	\$4,910,127 97
Deduct those expired and cancelled.....	1,683	1,594,222 00
In force at the end of the year.....	3,596	\$3,315,905 97
Number and amount of policies issued since organization .....	13,480	\$12,745,366 33
Amount of losses paid since organization.....		44,124 46
Average insurance in force per policy.....		922 10

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$1,500. 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$5,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? Two-thirds board rate on special hazards,  $\frac{1}{2}$  board rate on all others.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the fund of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 20 per cent on dwellings, 15 per cent on all others.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Dwellings, schools, churches, mercantile and manufacturing risks.

What is the highest per cent of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Risks are so scattered as to prevent loss of more than \$1,500 in any one fire.

## WISCONSIN MUTUAL FIRE ASSOCIATION,

LANCASTER, GRANT COUNTY.

[Organized or incorporated May 1, 1899; commenced business May 11, 1899.]

President, C. H. BAXTER, Lancaster, Wis.

Vice President, JOHN LONGBOTHAM, Dickeyville, Wis.

Secretary, T. M. YOUNG, Lancaster, Wis.

Treasurer, RICHARD MEYER, JR., Lancaster, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$185 76
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### INCOME DURING YEAR.

Cash received as annual dues.....	\$464 15
Cash received from all other sources. Secretary's account, \$76.31; borrowed money, \$126 .....	201 31
Total Income during the year.....	665 46
Sum of both amounts.....	<u>\$851 22</u>

# 154 MUTUAL CITY AND VILLAGE INSURANCE COMPANIES.

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$283 87	
Salaries, fees and all other charges of officers and employes .....	318 61	
All other disbursements. Company's expense account, \$148.39; travelling, office expense account, \$100.35.....	248 74	
Total disbursements .....		<u>\$851 22</u>

## NON-LEDGER ASSETS.

Assessments in process of collection.....	<u>\$1,466 92</u>
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## NON-LEDGER LIABILITIES.

Amount due for salaries and commissions..	\$489 32	
All other accounts, bills, etc., remaining unpaid. Borrowed money .....	125 00	
Total liabilities .....		<u>\$614 32</u>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	254	\$217,900 00
In force on the 31st day of December of the preceding year .....	203	209,012 00
Total .....	457	\$426,912 00
Deduct those expired and cancelled.....	203	209,012 00
In force at the end of the year .....	254	<u>\$217,900 00</u>
Number and amount of policies issued since organization .....	1,257	\$2,492,925 00
Amount of losses paid since organization.....		2,469 32
Average insurance in force per policy.....		857 09

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? 3 years.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$2,000.

Are the members required to pay premiums or advance assessments?  
Yes.

Upon what basis are such premiums or advance assessments calculated?  $\frac{1}{2}$  rate after January 1, 1907.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? 15 per cent.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? Yes. If so, what amount was borrowed for such purposes? \$125.

What kinds of property does your company insure? Commercial risks, churches, dwellings and school houses.

What is the highest per cent of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Usually 200 feet.



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# Mutual Town Insurance Companies

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ALBION MUTUAL FIRE INSURANCE COMPANY,  
ALBION, DANE COUNTY.

[Organized or incorporated April 18, 1879; commenced business May 8, 1879.]

President, D. L. BABCOCK, Edgerton, Wis.  
Secretary, D. PIERCE, Cambridge, R. F. D. No. 4.  
Express office of the Secretary, Edgerton, Rock County.

BALANCE SHEET.

Balance on hand December 31st of previous year..... \$2,311 33

INCOME DURING YEAR.

Cash received for premiums or assessments	\$2,877 93	
Cash received as interest.....	78 25	
Cash received from all other sources. Policies, \$282; transfers, \$9.50; cash refunded on loss, \$650.....	941 50	
Total income during the year .....		3,897 68
Sum of both amounts.....		\$6,209 91

DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,045 58	
Payments returned on cancel'd policies..	164 55	
Paid as salaries and compensation to president, \$75.00; secretary, \$200.00; treasurer, \$50.00; directors, \$310.90.....	635 90	
All other disbursements. Postal cards, printing, postage, stationery .....	40 30	
Total disbursements .....		2,886 93
Balance .....		<u><u>\$3,322 08</u></u>

ASSETS.

Cash deposited in Tobacco Exchange, Bank of Edgerton .....	\$2,717 18	
Loans on mortgages on real estate.....	300 00	
Loans on notes, premium notes.....	1,004 90	
Total .....		<u><u>\$3,322 08</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,120	\$2,450,489 00
Written and renewed during the year .....	280	575,586 00
<b>Total</b> .....	<b>1,402</b>	<b>\$3,026,075 00</b>
Deduct those expired and cancelled .....	226	389,943 00
<b>In force at the end of the year</b> .....	<b>1,176</b>	<b>\$2,636,132 00</b>
<b>Amount of losses paid since organization</b> .....		<b>\$24,112 20</b>
<b>Average insurance in force per policy</b> .....		<b>2,411 17+</b>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Albion, Christiana, Dunkirk, Pleasant Springs, Rutland and Dunn in Dane county; Fulton and Porter in Rock county, and Sumner and Oakland in Jefferson county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$7,000; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,900.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{2}$  of one per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses, yes. If so, what amount and for what purpose. General expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses. Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$2.00 per day.

What kinds of property does your company insure? Farm property, town halls, country churches and school houses.

What is the highest per cent of the value of the property that the company insures? Two-thirds on buildings.

At what distance from other hazards must a risk be situated to be insured by the company? No limit.

# ALDEN & BLACK BROOK MUTUAL FIRE INSURANCE COMPANY,

ALDEN AND BLACK BROOK, POLK COUNTY.

[Organized or incorporated August 25, 1887. commenced business  
October 1, 1887.]

President, A. J. HOUGDAHL, Amery, Wis., R. F. D. No. 2.  
Secretary, H. CHRISTENSEN, Amery, Wis., R. F. D. No. 2.  
Express office of the Secretary, Amery, Wis.

## BALANCE SHEET.

Ba'ance on hand December 31st of previous year.....	\$733 46
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$3,122 95	
Cash received as interest.....	11 23	
Cash received as borrowed money.....	500 00	
		<hr/>
Total income during the year.....	3,634 24	
		<hr/>
Sum of both amounts.....	\$4,367 70	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,292 08	
Payments returned on cancelled policies....	5 16	
Borrowed money, \$500.00 and interest, \$7.50 repaid .....	507 59	
Paid as salaries and compensation to presi- dent, \$18.45; secretary, \$131.75; treas- urer, \$35.39; directors, \$57.86.....	243 45	
Paid for collection of assessments.....	3 00	
All other disbursements. Writing desk....	15 00	
Adjusting losses .....	9 75	
Secretary and treasurer, postage and printing .....	82 22	
		<hr/>
Total disbursements .....	3,158 16	
		<hr/>
Ba'ance .....	\$1,209 54	<hr/> <hr/>

## ASSETS.

Cash deposited in Bank of Amery.....	\$1,209 54
Amount of assessments levied, not yet collected .....	82 23
Furniture, fixtures and safes, \$45.00; supplies, \$20.00 .....	65 00
Agents' debit balances not secured by bonds .....	87 69
<b>Total assets .....</b>	<b>\$1,444 46</b>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	699	\$771,167 09
Written and renewed during the year.....	217	293,496 00
<b>Total .....</b>	<b>916</b>	<b>\$1,064,663 00</b>
Deduct those expired and cancelled.....	131	147,942 00
<b>In force at the end of the year.....</b>	<b>785</b>	<b>\$916,721 00</b>
<b>Amount of losses paid since organization.....</b>		<b>\$20,731 16</b>
<b>Average insurance in force per policy.....</b>		<b>1,166 20</b>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Alden, Back Brook, Lincoln, Garfield, Farmington, Osceola, Clear Lake, Clayton, Beaver, Cylon, Forest, Emerald, Stanton, Star Prairie, Vance Creek, Maple Grove, New Haven, Sheridan, Prairie Farm, Arland.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No but the principal portions.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; five years.

Has the company re-insured any of its risks in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. Apple River Scandinavian Mutual Fire Insurance Company, fifteen hundred dollars.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$250.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 2 and 5 mills.

What is the amount of policy fee charged? 25 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 3 mills.

What compensation do agents receive? One dollar for each application.

What kinds of property does your company insure? All farm property, school houses, church buildings and water power mills.

What is the highest per cent. of the value of the property that the company insures? Three-fourths on personal property, two-thirds on buildings.

At what distance from other hazards must a risk be situated to be insured by the company? At least 100 feet.

## APPLE RIVER SCANDINAVIAN MUTUAL FIRE INSURANCE COMPANY,

APPLE RIVER, POLK COUNTY.

[Organized or incorporated June 20, 1885; commenced business June 20, 1885.]

President, N. A. DAVIDSON, Balsam Lake, Wis.

Secretary, A. J. ANDERSON, Range, Wis.

Express office of the Secretary is located at Amery, Wis.

### BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$347 60
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### INCOME DURING YEAR.

Cash received for premiums or assessments	\$3,329 57
Cash received as borrowed money .....	400 00

Total income during the year .....	3,929 57
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Sum of both amounts .....	\$4,277 17
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## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$997.80 losses occurring in previous years).....	\$2,063 87	
Payments or dividends returned on policies still in force .....	45	
Borrowed money, \$700 and interest, \$85.71 repaid .....	785 71	
Paid as salaries and compensation to president, \$17.50; secretary, \$20.00; treasurer, \$13.07; directors, \$21.75 .....	72 32	
Paid as compensation to agents .....	219 00	
Paid for collection of assessments .....	86 75	
All other disbursements: Committee work, postage, stationery, etc. ....	102 82	
Total disbursements .....		3,330 92
Balance .....		<u>\$946 25</u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$946 25	
Amount of assessments levied, not yet collected.....	54 43	
Furniture, fixtures and safes, \$30. supplies, \$15.....	75 00	
Total assets .....		<u>\$1,075 68</u>

## LIABILITIES.

Amount of losses adjusted, not due (No. 1) .....	\$745 86	
Borrowed money unpaid, \$400 .....	400 00	
Total liabilities .....		<u>\$1,145 86</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	774	\$968,958 00
Written and renewed during the year .....	219	311,348 00
Total .....	993	<u>\$1,280,306 00</u>
Deduct those expired and cancelled .....	183	217,091 00
In force at the end of the year .....	810	<u>\$1,063,215 00</u>
Amount of losses paid since organization .....		\$19,301 62
Average insurance in force per policy .....		<u>\$1,312 61</u>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Apple River, Black Brook, Balsam Lake, Clear Lake, Farmington, George Town, Lincoln, Osceola, Alden, Beaver, Clayton, Eureka, Garfield, Johns Town, Mel Town and St. Croix Falls.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$200; treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? 2, 3 or 5 mills.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? Secretary, \$1.00 per policy.

What kinds of property does your company insure? All farm property, school houses, churches, town halls and creameries.

What is the highest per cent. of the value of the property that the company insures? Three-fourths.

At what distance from other hazards must a risk be situated to be insured by the company? 50 and 100 feet.

## ARKDALE MUTUAL FIRE INSURANCE COMPANY,

ARKDALE, ADAMS COUNTY.

[Organized or incorporated February 15, 1896; commenced business  
April 10, 1896.]

President, MARTIN H. STRAND, Arkdale, Wis.  
Secretary, OLUS SOLEY, Arkdale, Wis.  
Express office of the Secretary is located at Necedah, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$1,367 11
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$1,523 64	
Cash received as interest .....	34 09	
Cash received from all other sources:		
Transferred policies .....	3 50	
	<hr/>	
Total income during the year .....		1,561 14
		<hr/>
Sum of both amounts .....		\$2,928 25

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$6.00 losses occurring in previous years) ....	\$1,401 23	
Payments returned on cancelled policies ..	12 98	
Paid as salaries and compensation to pres- ident, \$10.00; secretary, \$80.00; treasurer, \$15.00; directors, \$15.00 .....	120 00	
Paid as compensation to agents .....	349 04	
All other disbursements: Adjustment of losses, \$12 00; postage and stationery, \$18.27 .....	30 27	
	<hr/>	
Total disbursements .....		1,913 52
		<hr/>
Balance .....		\$1,014 73
		<hr/> <hr/>

## ASSETS.

Cash deposited in Bank of Necedah, Necedah, Wis. ....	\$378 00
Cash belonging to company, in hands of treasurer ....	176 73
Loans on notes .....	160 00
Other assets: Interest due .....	15 86
Furniture, fixtures and safes, \$36.00; supplies, \$20.00...	56 00
	<hr/>
Total assets .....	\$1,086 59
	<hr/> <hr/>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	724	\$823,465 00
Written and renewed during the year .....	175	285,398 00
Total .....	899	\$1,108,863 00
Deduct those expired and cancelled .....	142	151,545 00
In force at the end of the year .....	757	\$957,318 00
Amount of losses paid since organization .....		\$4,114 76
Average insurance in force per policy .....		\$1,264 62

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Strong's Prairie, Monroe, Quincy, Leola, Adams, Big Flats, Preston. Springville, Jackson, New Chester, Dell Prairie, New Haven, Rome, Colburn, Richfield, Easton, Lincoln.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advanced assessment) charged? 1 mill.

What is the amount of policy fee charged? \$1.00

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Incidentals.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$2.00 per day and expenses.

What kinds of property does your company insure? Farm property and school houses.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# ARLINGTON FARMERS MUTUAL FIRE INSURANCE COMPANY,

ARLINGTON, COLUMBIA AND DANE COUNTIES.

[Organized or incorporated June, 1873; commenced business  
November 19, 1873.]

President, JOHN R. CALDWELL, Morrisonville, Wis.  
Secretary, ANDREW STEVENSON, Arlington, Wis.  
Express office of the secretary is located at Arlington.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$361 78
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$2,186 87
Cash received as borrowed money.....	1,200 00
Cash received from all other sources:	
Transfers .....	9 50
Total income during the year.....	3,396 37
Sum of both amounts.....	<u>\$3,758 15</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,320 42
Payments returned on cancelled policies...	136 35
Paid as salaries and compensation to president, \$30.00; secretary, \$144.00; di- rectors, \$357.62 .....	531 62
All other disbursements: Adjusting losses, \$52.00; stamps and stationery, \$17.00; printing, \$36.25; hall rent, \$5.00.....	110 25
Total disbursements .....	3,098 64
Balance .....	<u><u>\$659 51</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$659 51
Furniture, fixtures and safes, \$85.00; sup- plies, \$25.00; .....	110 00
Total assets .....	<u><u>\$769 51</u></u>

## LIABILITIES.

Borrowed money unpaid, \$1,200.00; interest on same \$18.30; .....	<u>\$1,218 30</u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the perceding year .....	1,680	\$2,346,597 00
Written and renewed during the year .....	386	563,661 00
Total .....	2,066	\$2,910,258 00
Deduct those expired and cancelled .....	315	387,528 00
In force at the end of the year .....	1,751	\$2,522,730 00
Amount of losses paid since organization .....		\$26,418 62
Average insurance in force per policy .....		\$1,440 73

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Arlington, Burke, Bristol, Dekora, De Forest, Hampden, Leeds, Lowville, Poynette, Vienna, Windsor and Westport.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,500.00, on any building; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00, treasurer, \$5,000 00.

What is the rate of premium (or advance assessment) charged? .003 per cent.

What is the amount of policy fee charged? \$.50 per thousand or fraction thereof.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$2.00 per day.

What kinds of property does your company insure? Detached dwelling and contents, farm property, school houses, churches, town and society halls and country stores.

What is the highest per cent. of the value of the property that the company insures? 66 and two-thirds per cent.

At what distance from other hazards must a risk be situated to be insured by the company? Not limited.

## ASHFORD FIRE INSURANCE COMPANY,

ASHFORD, AUBURN, EDEN AND LOMIRA, FOND DU LAC AND  
DODGE COUNTIES.

[Organized or incorporated Feb. 14, 1874; commenced business, Mar.  
2, 1874.]

President, NICHOLAS KLOTZ, Campbellsport, Wis.  
Secretary, J. A. HENDRICKS, Campbellsport, Wis.  
Express office of the Secretary is located at Campbellsport, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$25 69
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	2,159 25
Sum of both amounts .....	<u>\$2,184 94</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for loses (including \$771.00 losses occurring in previous years) ....	\$1,657 00
Interest repaid .....	38 55
Paid as salaries and compensation to presi- dent. \$30.00; secretary. \$64.00; treasurer \$49.30; directors, \$175.00 .....	318 30
All other disbursements: Printing. \$15.70; postage. \$12.44; stationery, \$1.70, expres- sage, \$.30; .....	<u>30 14</u>
Total disbursements .....	<u>2,043 99</u>
Balance .....	<u><u>\$140 95</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$140 95
Furniture, fixtures and safes .....	<u>114 00</u>
Total assets .....	<u><u>\$254 95</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	714	\$1,724,171 00
Written and renewed during the year .....	140	363,845 00
Total .....	854	\$2,088,016 00
Deduct those expired and cancelled .....	119	311,455 00
In force at the end of the year .....	735	\$1,776,561 00
Amount of losses paid since organization .....		\$56,860 24
Average insurance in force per policy .....		\$2,267 43

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Ashford, Fond du Lac county, \$635,112; Auburn, Fond du Lac county, \$244,970. Eden, Fond du Lac county, \$596,710; Lomira, Dodge county, \$239,769.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re insured any of its risks in other companies. No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? .001.

What is the amount of policy fee charged? \$1.50 for new members, renewals none.

Is any portion of the assessments used for any purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? .001.

What compensation do agents receive? \$2.00 a day.

What kinds of property does your company insure? Farm property, detached village property, churches, school houses and fixtures, cheese factories.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

**AURORA FIRE INSURANCE COMPANY,  
WAUSHARA COUNTY.**

[Organized or incorporated, Sept. 7, 1875; commenced business, Sept.  
7, 1875.]

President, JOHN H. THOMAS, Berlin, R. F. D. 1.  
Secretary, O. A. OLSON, Wautoma, R. F. D. 1.  
Express office of the Secretary is located at Wautoma, Wis.

**BALANCE SHEET.**

Balance on hand December 31st of previous year .....	\$193 87
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**INCOME DURING YEAR.**

Cash received for premiums or assessments.....	6,491 88
Sum of both amounts .....	\$6,685 75

**DISBURSEMENTS DURING YEAR.**

Amount paid for losses (including \$1,855.00 losses occurring in previous years) .....	\$4,187 05
Interest on orders past due .....	101 73
Paid as salaries and compensation to presi- dent, \$25.00; secretary, \$200.00; trea- surer, \$40.00; directors, \$35.00.....	300 00
Paid as compensation to agents .....	14 00
Paid for collection of assessments .....	70 79
All other disbursements: Postage, \$48.04; blank books, stationery and express and exchange, \$37.60 .....	85 64
Total disbursements .....	4,759 21
Balance .....	\$1,926 54

**ASSETS.**

Cash belonging to company, in hands of treasurer .....	\$1,926 54
Agents' debit balances secured by bonds ..	203 41
Amount of assessments levied, not yet col- lected .....	843 87
Furniture, fixtures and safes, \$100.00, sup- plies, \$10.00 .....	110 00
Total assets .....	\$3,083 82

## LIABILITIES.

Outstanding orders .....	\$792 00
Outstanding orders past due .....	4,288 78
Amount of losses adjusted, not due .....	891 00
All other accounts, bills, etc., remaining unpaid .....	33 75
Total liabilities .....	<u>\$6,005 53</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	2,159	\$2,845,348 00
Written and renewed during the year .....	532	1,075,059 00
Total .....	2,691	<u>\$3,920,407 00</u>
Deduct those expired and cancelled .....	369	<u>676,153 00</u>
In force at the end of the year .....	2,322	<u>\$3,244,254 00</u>
Amount of losses paid since organization .....		\$85,272 91
Average insurance in force per policy .....		1,397 18

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

All the towns in Waushara county and the towns of Almond, Belmont and Buena Vista in Portage county, Leola and Colburn in Adams county, Dayton in Waupaca county and the town of Berlin in Greer Lake county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One mill.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 1½ mills.

What compensation do agents receive? Policy fee.

What kinds of property does your company insure? Farm, school-houses, cheese factories, creameries and churches.

What is the highest per cent. of the value of the property that the company insures? 66 to 75 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 50 feet.

# BARABOO FARMERS MUTUAL FIRE INSURANCE COMPANY,

BARABOO, SAUK COUNTY.

[Organized or incorporated December 23, 1876; commenced business February 10, 1877.]

President, ED. R. THOMAS, Baraboo, Wis., R. F. D. No. 1  
Secretary, CHAS. L. PEARSON, Baraboo, Wis., R. F. D. No. 2.  
Express office of the Secretary is located at Baraboo, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$432 03
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$374 50	
Cash received from all other sources: Assessments .....	1,897 46	
Total income during the year.....		2,271 96
Sum of both amounts .....		\$2,703 99

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,175 62	
Interest .....	6 67	
Paid as salaries and compensation to secretary, \$100.00; directors, \$74.00 .....	174 00	
Paid as compensation to agents, fees for applications taken .....	251 75	
Paid for collection of assessments .....	51 01	
All other disbursements: Board of Audit, \$6.00; adjusting losses, \$39.50; printing and postage \$71.32; attorneys' fees, \$5.00; hall rent, \$7.00 .....	128 82	
Total disbursements ....X.....		1,787 87
Balance .....		\$916 12

## ASSETS.

Cash deposited in Bank of Baraboo .....	\$916 12
Other assets: Amount of last assessment not yet collected .....	63 94
Furniture, fixtures and safes, \$30.00; supplies, \$20.00..	50 00
Total assets .....	\$1,030 06



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	823	\$1,222,141 00
Written and renewed during the year .....	207	335,705 00
<b>Total</b> .....	<b>1,030</b>	<b>\$1,557,846 00</b>
Deduct those expired and cancelled .....	202	254,631 00
<b>In force at the end of the year</b> .....	<b>828</b>	<b>\$1,303,215 00</b>
Amount of losses paid since organization .....		\$33,017 49
Average insurance in force per policy .....		\$1,575 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Baraboo, Delton, Excelsior, Fairfield, Freedom and Greenfield and farm property in Baraboo City.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined, in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? Not limited, five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? If so, what amount and for what purpose? One fund for all purposes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? .0015.

What compensation do agents receive? \$1.00 for each application.

What kinds of property does your company insure? Farm buildings and contents live stock, school houses, churches, co-operative creameries and cheese factories.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? Left to judgment of director.

# BERLIN FARMERS MUTUAL FIRE & LIGHTNING INSURANCE COMPANY,

BERLIN, MARATHON COUNTY.

[Organized or incorporated December 27, 1875; commenced business  
February 3, 1876.]

President, A. J. FEHLHABER, Naugart, Wis.  
Secretary, F. G. RADLOFF, Naugart, R. F. D., No. 1.  
Express office of the Secretary is located at Merrill, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year ..... \$6,738 32

## INCOME DURING YEAR.

Cash received for premiums or assessments	5,893 28	
Cash received as interest .....	272 54	
	<hr/>	
Total income during the year.....		6,165 82
		<hr/>
Sum of both amounts .....		\$12,904 14

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$4,646 20	
Payments returned on cancelled policies ..	9 45	
Paid as salaries and compensation to president, \$43.38; secretary, \$182.00; treasurer, \$142.30; directors, \$101.25 .....	168 93	
Paid as compensation to agents .....	438 30	
All other disbursements: Rent and printing, \$19.50; postage, \$23.03 .....	42 53	
	<hr/>	
Total disbursements .....		5,605 41
		<hr/>
Balance .....		\$7,298 73
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	2,916 60	
Loans on notes .....	4,382 13	
Furniture, fixtures and safes, \$200; supplies, \$100 ....	300 00	
	<hr/>	
Total assets .....		\$7,598 73
		<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,353	\$2,555,315 00
Written and renewed during the year .....	524	694,990 00
<b>Total</b> .....	<b>2,477</b>	<b>\$3,259,305 00</b>
Deduct those expired and cancelled .....	365	442,789 00
<b>In force at the end of the year</b> .....	<b>2,112</b>	<b>\$2,807,516 00</b>
<b>Amount of losses paid since organization</b> .....		<b>\$53,414 00</b>
<b>Average insurance in force per policy</b> .....		<b>1,329 31 +</b>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Iowa, Berlin, Hamburg, Corning, Cassell, Easton, Frankfort, Halsey, Maine, Marathon, Merrill, Pine River, Rib Falls, Texas, Scott, Stettin, Wausau, Wien, Weston, Hewitt, Bern, Rlethbrook, Johnson, Birch, Schley, Flirth, Russe'l, Rockfall, Emmet.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes partly.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? 3,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties. Secretary, \$2,000.00; treasurer, \$14,000.00.

What is the rate of premium (or advance assessment) charged? Three-fourths.

What is the amount of policy fee charged? \$1.00, \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? The amount needed for current expenses.

What compensation do agents receive? 75-100 per policy.

What kinds of property does your company insure? Farm buildings and contents, churches, school houses, cheese and butter factories, black smith shop.

What is the highest per cent. of the value of the property that the company insures? Three-fourths.

At what distance from other hazards must a risk be situated to be insured by the company? None given.

## BERLIN FIRE INSURANCE COMPANY,

BERLIN, GREEN LAKE COUNTY.

[Organized or incorporated, March 8, 1877; commenced business  
March 9, 1877.]

President, CHAS. McCLELLAND, Berlin, Wis.  
Secretary, L. E. THOMPSON, Berlin, Wis.  
Express office of the Secretary is located at Berlin, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$68 31
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	954 33
Sum of both amounts .....	<u>\$1,022 64</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	778 00
Paid as salaries and compensation to secretary, \$43.50; treasurer, \$16.26; directors, \$22.00 .....	81 76
All other disbursements: Printing and postage .....	8 92
Total disbursements .....	<u>\$868 68</u>
Balance .....	<u><u>\$153 96</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$153 96
Furniture, fixtures and safes, \$25.00; supplies, \$5.00; .....	30 00
Total assets .....	<u><u>\$183 96</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	157	\$268,870 00
Written and renewed during the year .....	46	75,525 00
Total .....	203	\$344,395 00
Deduct those expired and cancelled.....	49	73,525 00
In force at the end of the year .....	154	\$270,870 00
Amount of losses paid since organization .....		\$6,206 32
Average insurance in force per policy .....		\$1,758 89

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Town of Berlin.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? .002.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Two.

What was the rate used in computing these assessments? .002 and .001.

What compensation do agents receive? \$1.50.

What kinds of property does your company insure? Farm buildings, school-houses, churches and personal property.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# BERRY & ROXBURY MUTUAL FARMERS FIRE INSURANCE COMPANY,

BERRY AND ROXBURY, DANE COUNTY.

[Organized or incorporated, Feb. 9, 1876; commenced business, March 10, 1876.]

President, OTTO KERL, Cross Plains, Wis.  
Secretary, GEO. HOESSEL, Cross Plains, Wis.  
Express office of the Secretary is located at Cross Plains, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$579 14
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$256 00	
Cash received as assessment .....	5 65	
		<hr/>
Total income during the year .....		261 65
		<hr/>
Sum of both amounts .....		\$840 79

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$25 34	
Paid as salaries and compensation to president, \$11.50; secretary, \$40.00; treasurer, \$11.32; directors, \$35.25; .....	98 07	
Paid as compensation to agents .....	73 75	
All other disbursements: Stationery and printing .....	5 55	
		<hr/>
Total disbursements .....		202 71
		<hr/>
Balance .....		\$638 08
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$638 08
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	356	\$757,834 00
Written and renewed during the year .....	93	208,121 00
Total .....	449	\$965,955 00
Deduct those expired and cancelled .....	81	130,553 00
In force at the end of the year .....	368	\$835,402 00
Amount of losses paid since organization .....		\$9,922 14
Average insurance in force per policy .....		\$2,270 12

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Berry and Roxbury.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risk in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the amount of policy fee charged? From one to five dollars.

Is any portion of the assessment used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? General expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None

What compensation do agents receive? One dollar and fifty cents.

What kinds of property does your company insure? Dwelling, furniture, wearing apparel, provision, stables, barns, sheds, hay, straw, fodder, grain, farm utensils.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# BLOOMFIELD MUTUAL FIRE INSURANCE COMPANY,

BLOOMFIELD, WAUSHARA COUNTY.

[Organized or incorporated June 30, 1881; commenced business July 19, 1881.]

President, OTTO STELTER, West Bloomfield, Wis.  
Vice-President, AUG. HANNEMAN, West Bloomfield, Wis.  
Express office of the Secretary is located at Weyauwega, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$1,249 08
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$6,870 88	
Cash received as borrowed money .....	2,950 00	
		<hr/>
Total income during the year.....		9,820 88
		<hr/>
Sum of both amounts .....		\$11,069 96

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$5,265 25	
Borrowed money, \$2950.00 and interest, \$53.50 repaid .....		3,003 50
Paid as salaries and compensation to president, \$55.00; secretary, \$136.75. treasurer, \$18.50; directors, \$183.00 .....	393 25	
Paid as compensation to agents .....	190 75	
Paid for collection of assessments .....	89 26	
All other disbursements: Stationery, \$47.75; hall rent, \$5.00; uncollected assessments, \$24.54 .....	77 29	
		<hr/>
Total disbursements .....		9,019 30
		<hr/>
Balance .....		\$2,050 66
		<hr/> <hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$2,050 66
Furniture, fixtures and safes, \$60.00; supplies, \$40.00..	100 00
	<hr/>
Total assets .....	2,150 66
	<hr/> <hr/> <hr/>



RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	959	\$1,862,388 00
Written and renewed during the year .....	247	633,744 00
Total .....	1,206	\$2,496,332 00
Deduct those expired and cancelled .....	243	491,768 00
In force at the end of the year .....	963	\$2,004,564 00
Amount of losses paid since organization .....		\$42,285 51
Average insurance in force per policy .....		\$2,081 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Bloomfield, Saxeville, Poysippi, Waushara County, Fremont, Lind, Little Wolf, Weyauwega, Royalton, Waupaca, Waupaca County, Wolf River, Winnebago County.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,600.00; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasure, \$5 000.00.

What is the rate of premium (or advance assessment) charged? One-tenth per cent.

What is the amount of policy fee charged? \$1.00 and \$1.50 new.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 3 mills on dollar.

What compensation do agents receive? \$1.50 per day.

What kinds of property does your company insure? All farm property, stores and its contents, churches, school houses, cheese factories, creameries, halls, shops etc.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? No limit.

# BLOOMINGTON FARMERS MUTUAL FIRE INSURANCE COMPANY,

BLOOMINGTON, GRANT COUNTY.

[Organized or incorporated April 11, 1874.]

President, T. D. NAGLE, Bridgeport, Wis.

Secretary, LINCOLN ABRAHAM, Bloomington, Wis.

Express office of the Secretary is located at Bridgeport, Crawford Co., Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$339 50
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$2,901 68	
Cash received from all other sources: trans- fers .....	19 50	
Total income during the year.....		2,921 18
Sum of both amounts .....		\$3,261 13

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,937 15	
Payments returned on cancelled policies...	92 93	
Paid as salaries and compensation to pres- ident, \$44.30; secretary, \$412.00; directors, \$32.80 .....	489 10	
Paid for collection of assessments .....	34 99	
All other disbursements: printing, \$75.60; adjusting losses, \$133.45. interest on over- draft, \$65.00; postage, \$57.24; hall for an- nual meeting, \$2.00; clerk, \$2.00; tel- ephone, \$5.00; exchange, \$2.55 .....	342 84	
Total disbursements .....		2,896 11
Balance .....		\$365 02

## LEDGER ASSETS.

Cash in company's office, or in hands of Secretary .....	\$365 02
Furniture, fixtures and safes, \$125.00; supplies, \$50.00	175 00
Total assets .....	\$540 02

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,432	\$1,821,798 00
Written and renewed during the year.....	424	567,743 00
Total .....	1,856	\$2,389,541 00
Deduct those expired and cancelled.....	382	453,203 00
In force at the end of the year.....	1,474	\$1,936,338 00
Amount of losses paid since organization.....		\$52,675 24
Average insurance in force per policy.....		1,313 +

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Bloomington, Glen Haven, Cassville, Little Grant, Waterloo, Beeton, Mt. Hope, Woodman, Milville, Patch Grove, Wyalusing, Potosi, Mt. Ida, Marion, North and South Lancaster.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? 2 mills on amount insured.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purposes. Amount needed for current expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 1 mill.

What compensation do agents receive? \$1.50 for each application taken by them.

What kinds of property does your company insure? Buildings, household furniture and other personal property.

What is the highest per cent of the value of the property that the company insures? 66-2-3 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 75 feet at regular rate in country, and 100 feet in villages.

# BLUE MOUNDS FIRE & LIGHTNING INSURANCE COMPANY,

MOUNT HOREB, DANE COUNTY.

[Organized or incorporated, 1873; commenced business, 1874.]

President, WM. DINNEEN, Black Earth, Wis.  
Secretary, W. M. LEWIS, Mount Horeb, Wis.  
Express office of the Secretary is located at Mount Horeb, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$542 11
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## INCOME DURING YEAR.

Cash received for premiums or assessments .....	1,041 50
Sum of both amounts .....	<u>\$1,583 61</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,098 71
Paid as salaries and compensation to president, \$21.50; secretary, \$79.05; .....	100 55
All other disbursements .....	105 65
Total disbursements .....	<u>1,304 91</u>
Balance .....	<u>\$278 70</u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$278 70
Furniture, fixtures and safes, \$75.00; supplies, \$25.00 .....	100 00
Total assets .....	<u>\$378 70</u>

## LIABILITIES.

Amount of losses reported, not adjusted (No. 1) .....	<u>\$80 00</u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	659	\$1,186,154 00
Written and renewed during the year .....	133	323,264 00
Total .....	792	\$1,509,408 00
Deduct those expired and cancelled .....	123	246,395 00
In force at the end of the year .....	669	\$1,263,013 00
Amount of losses paid since organization .....		\$33,427 29
Average insurance in force per policy .....		1,887 04

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Blue Mounds, Springdale, Cross Plains and Vermont.

## MISCELLANEOUS QUESTIONS.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Secretary, \$1,000.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 3 mills.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What was the rate used in computing these assessments? Per centum.

What compensation do agents receive? \$1.00.

What kinds of property does your company insure? Farm, school-houses, creameries and cheese factories.

What is the highest per cent. of value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be to be insured by the company? 100 feet.

# BOHEMIAN FARMERS MUTUAL INSURANCE COMPANY,

KEWAUNEE, KEWAUNEE COUNTY.

[Organized or incorporated February 25, 1889; commenced business  
May 1, 1890.]

President, JOHN OURADNIK, Kewaunee, Wis., R. F. D. No. 6.  
Secretary, A. J. DEVORAK, Kewaunee, Wis. R. F. D. No. 6.  
Express office of the Secretary, Casco, Kewaunee county, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$62 34
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	4,592 94
Sum of both amounts.....	<u>\$4,655 28</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,278 00
Borrowed money, \$250.00 and interest, \$3.25 repaid .....	253 25
Paid as salaries and compensation to presi- dent, \$30.92; secretary, \$75.94; treasurer, \$21.10; directors, \$45.24.....	173 20
Paid as compensation to agents.....	136 00
Paid for collection of assessments.....	78 98
All other disbursements: Postal cards and stamps, \$20.70; printing, \$21.50.....	42 20
Total disbursements .....	<u>1,961 63</u>
Balance .....	<u><u>\$2,693 65</u></u>

## ASSETS.

Cash deposited in Bank of Casco, \$1,200.00; Bank of Kewaunee, \$400 00 .....	\$1,600 00
Cash belonging to company, in hands of treasurer.....	793 65
Loans on notes .....	300 00
Supplies .....	10 00
Total assets .....	<u><u>\$2,703 65</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	631	\$1,012,767 00
Written and renewed during the year.....	136	219,312 00
Total .....	767	\$1,232,079 00
Deduct those expired and cancelled.....	108	141,634 00
In force at the end of the year.....	659	\$1,090,445 00
Amount of losses paid since organization.....		\$9,451 25
Average insurance in force per policy.....		1,669 60

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Casco, Luxemburg, Pierce, Carlton, West Kewaunee, Lincoln, Ahna-pee, Red River and Monpelier.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,155.00; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 20 cents per 100.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 4 mills.

What compensation do agents receive? \$1.00 per policy.

What kinds of property does your company insure? Farm buildings, grain, hay, farm implements, live stock and country school houses.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 50 to 100 feet.

# BOHEMIAN MUTUAL FIRE INSURANCE COMPANY.

KOSSUTH, MANITOWOC COUNTY.

[Organized or incorporated October 19, 1871; commenced business  
October 19, 1871.]

President, MATIJ OURADO, Whitelaw, Wis., R. No. 1.  
Secretary, ADOLPF SKORIWSCH, Whitelaw, Wis., R. No. 1.  
Express office of the Secretary, Manitowoc, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$29,942 26

## INCOME DURING YEAR.

Cash received for premiums or assessments. \$6,198 77  
Cash received as interest..... 1,269 07  
Cash received as membership fees..... 81 00  
Cash received from all other sources: For  
policies ..... 93 50

Total income during the year..... 7,642 34

Sum of both amounts..... \$37,584 60

## DISBURSEMENTS DURING YEAR.

Amount paid for losses..... \$7,355 73  
Payments returned on cancelled policies... 493 57  
Paid as salaries and compensation to presi-  
dent, \$35.00; secretary, \$125.00; treasurer,  
\$90.00; directors, \$34.00..... 284 00  
Paid as compensation to agents..... 30 00  
All other disbursements: Printing and  
postage ..... 330 50

Total disbursements ..... 8,493 80

Balance ..... \$29,090 80

## ASSETS.

Cash belonging to company, in hands of treasurer..... \$844 60  
Loans on mortgages on real estate..... 27,530 00  
Loans on notes ..... 716 20

Total assets ..... \$29,090 80



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,846	\$2,525,326 00
Written and renewed during the year.....	374	673,851 00
Total .....	2,220	\$3,199,177 00
Deduct those expired and cancelled.....	295	452,276 00
In force at the end of the year.....	1,925	\$2,746,901 00
Amount of losses paid since organization.....		\$54,260 20
Average insurance in force per policy.....		1,426 98

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Manitowoc Co.: Kossuth, Franklin, Cooper, Gibson, Cato, Two Rivers, Two Creek, Rapid, Maple Grove, Manitowoc Town; Kewaunee Co.: Franklin, Corill, Montpelier; Brown Co.: Morrisson, New Denmark, Glenmore.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; five years.

Has the company re-insured any of its risks in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each: \$5,100.00 Manitowoc Mutual Company; \$1,900.00 New Denmark Mutual Home Insurance company.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,500.00; treasurer, \$6,000.00.

What is the rate of premium (or advance assessment) charged? One per cent.

What is the amount of policy fee charged? \$100.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? 75 cents per policy.

What kinds of property does your company insure? All kinds of farm property, churches, schools, cheese factories, town houses.

What is the highest per cent. of the value of the property that the company insures? 66 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# BRIGHTON MUTUAL FIRE & LIGHTNING INSURANCE COMPANY,

BRIGHTON, KENOSHA COUNTY.

[Organized or incorporated November 3, 1874; commenced business  
November 9, 1874.]

President, MATHIAS HOTZ, Salem, Wis.  
Secretary, JAMES R. WARD, Kansasville, Wis.  
Express office of the Secretary, Kansasville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$471 33
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## INCOME DURING YEAR.

Cash received for assessments.....	413 55
Sum of both amounts.....	<u>\$884 88</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$503 00
Paid as salaries and compensation to president, \$4.00; secretary, \$15.00; treasurer, \$11.27; directors, \$4.00.....	34 27
Total disbursements .....	<u>537 27</u>
Balance .....	<u><u>\$347 61</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	<u><u>\$347 61</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	230	\$397,008 00
Written and renewed during the year.....	56	92,000 00
Total .....	286	<u>\$489,000 00</u>
Deduct those expired and cancelled.....	57	76,000 00
In force at the end of the year.....	229	<u><u>\$413,000 00</u></u>
Amount of losses paid since organization.....		\$5,700 84
Average insurance in force per policy.....		1,803 54

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Brighton.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000.00; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? For losses and all other expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One mill.

What compensation do agents receive? None.

What kinds of property does your company insure? Detached dwellings and all other buildings, live stock, farm implements and all farm property.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## BRISTOL MUTUAL FIRE INSURANCE COMPANY,

BRISTOL, KENOSHA COUNTY.

[Organized or incorporated February, 1860; commenced business  
February, 1860.]

President, F. W. ROBERTS, Woodworth, Wis.  
Secretary, FRANK GETHEN, Bristol, Wis.  
Express office of the secretary, Woodworth, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$3 61
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$1,624 55
Cash received as borrowed money.....	300 00
Total income during the year.....	1,924 55
Sum of both amounts.....	\$1,928 16

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,865 00
Paid as salaries and compensation: Secre- tary, \$16.00; directors, \$14.00.....	30 00
All other disbursements: Printing.....	7 45
Total disbursements .....	1,902 45
Balance .....	\$25 71

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$25 71
Amount of assessments levied, not yet collected.....	653 45
Supplies .....	15 00
Total assets .....	\$694 16

## LIABILITIES.

Amount of losses due and unpaid.....	\$29 00
Amount due for salaries and commissions.....	75 00
Borrowed money unpaid, \$300.00; interest on same \$18..	318 00
<b>Total liabilities .....</b>	<b>\$422 00</b>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	223	\$411,690 00
Written and renewed during the year.....	88	178,785 00
<b>Total .....</b>	<b>311</b>	<b>\$590,475 00</b>
Deduct those expired and cancelled.....	85	154,870 00
<b>In force at the end of the year.....</b>	<b>226</b>	<b>\$435,605 00</b>
Amount of losses paid since organization.....		\$20,406 00
Average insurance in force per policy.....		1,927 45

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Bristol and Pleasant Prairie.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? Two-thirds value; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the amount of policy fee charged? \$1.50.

What compensation do agents receive? \$1.50 per policy.

What kinds of property does your company insure? Farm buildings and contents and live stock against lightning while running at large.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? No limit.

# CALEDONIA FARMERS MUTUAL FIRE INSURANCE COMPANY,

CALEDONIA, COLUMBIA COUNTY.

[Organized or incorporated August 31, 1873; commenced business  
August 31, 1873.]

President, WILLIAM BAIRD, Merrimac, Wis.  
Secretary, HENRY WINKE, Portage, Wis.  
Express office of the Secretary, Portage, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$2 88
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$456 09
Cash received from all other sources. Alterations and insurance fees.....	11 25
Total income during the year.....	467 34
Sum of both amounts.....	\$470 22

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$152 65
Borrowed money, \$130.00 and interest, \$9.25 repaid .....	133 25
Paid as salaries and compensation to president, \$6.75; secretary, \$7.76. treasurer, \$3.75; directors, \$5.25 .....	23 51
Paid for collection of assessments.....	9 12
All other disbursements. Postal cards, printing, making assessment and postage .....	8 08
Total disbursements .....	332 61
Balance .....	\$137 61

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$137 61
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	221	\$309,825 00
Written and renewed during the year.....	6	10,345 00
<b>Total .....</b>	<b>227</b>	<b>\$320,770 00</b>
Deduct those expired and cancelled .....	10	10,770 00
<b>In force at the end of the year.....</b>	<b>217</b>	<b>\$309,400 00</b>
<b>Amount of losses paid since organization.....</b>		<b>\$10,408 49</b>
<b>Average insurance in force per policy.....</b>		<b>1,430 55</b>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Township Ca'edonia.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,500; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

What is the amount of policy fee charged? \$1.00, \$1.50, \$2.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. For salaries and other expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes..

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 1½ mills.

What kinds of property does your company insure? Farm buildings and their contents, churches, school houses, machinery, hay, fodder and grain.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 150 feet.

**CALEDONIA FIRE INSURANCE COMPANY,**  
**CALEDONIA, FREMONT AND MUKWA, WAUPACA COUNTY.**

[Organized or incorporated March 11, 1876; commenced business April  
 14, 1876.]

President, WM. STRELOW, Readfield, Wis.  
 Secretary, ROBT. KIESOW, Readfield, Wis.  
 Express office of Secretary, Fremont Station, W. C. R. R.

**BALANCE SHEET.**

Balance on hand December 31st of previous year.....	\$13 34
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**INCOME DURING YEAR.**

Cash received for premiums or assessments	\$3,400 84
Cash received as borrowed money.....	600 00
	4,000 84
Total income during the year.....	4,000 84
Sum of both amounts.....	\$4,014 78

**DISBURSEMENTS DURING YEAR.**

Amount paid for losses.....	\$2,819 00
Borrowed money, \$600.00 and interest, \$1,875 repaid .....	618 75
Paid as salaries and compensation to president, \$30.00; secretary, \$71.98; treasurer, \$57.67; directors, \$60.75 .....	220 40
Paid as compensation to agents.....	31 00
All other disbursements.....	73 43
	3,753 58
Total disbursements .....	3,753 58
Balance .....	\$261 20

**ASSETS.**

Cash belonging to company, in hands of treasurer .....	\$261 20
Furniture, fixtures and safes, \$50.00; supplies, \$10.00 .....	60 00
	321 20
Total assets .....	\$321 20



RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	377	\$676,917 00
Written and renewed during the year.....	85	178,651 00
Total .....	462	\$855,568 00
Deduct those expired and cancelled .....	92	144,582 00
In force at the end of the year.....	370	\$710,986 00
Amount of losses paid since 1900 .....		\$10,626 99
Average insurance in force per policy.....		1,921 09

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Caledonia, Fremont, Mukwa, Waupaca County, Wis.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Not all.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,800, five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? One mill on the dollar.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Two.

What was the rate used in computing these assessments? 2 and 1½ mills.

What compensation do agents receive? One dollar for every application.

What kinds of property does your company insure? All kinds of farm property, school houses and churches.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 30 to 60 feet.

# CALEDONIA TOWN MUTUAL INSURANCE COMPANY,

CALEDONIA, RACINE COUNTY.

[Organized or incorporated February 20, 1875; commenced business  
March 1, 1875.]

President, ERNST STRANGMAN, R. F. D. No. 14, Caledonia, Wis.  
Secretary, HENRY WEBER, R. F. D. No. 2, Racine, Wis.  
Express office of Secretary, 1526 N. Main St., Racine, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$1,031 13
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## INCOME DURING YEAR.

Cash received from all other sources. Membership fees	330 00
Sum of both amounts.....	<u>\$1,361 13</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,073 07
Paid as salaries and compensation to president, \$20.00; secretary, \$198.00; directors, \$56.50 .....	274 50
All other disbursements. Stamps and stationery .....	5 85
Total disbursements .....	<u>1,353 42</u>
Balance .....	<u><u>\$7 71</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$7 71
Furniture, fixtures and safes, \$40.00; supplies, \$20.00 .....	60 00
Total assets .....	<u><u>\$67 71</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	609	\$1,346,180 90
Written and renewed during the year .....	165	362,460 00
<b>Total</b> .....	<b>774</b>	<b>\$1,708,640 00</b>
Deduct those expired and cancelled.....	167	332,055 09
<b>In force at the end of the year.....</b>	<b>607</b>	<b>\$1,376,585 00</b>
Amount of losses paid since organization.....		\$25,173 27
Average insurance in force per policy.....		2,267 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Caledonia.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$7,550; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? None.

What is the amount of fee charged? \$2.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purposes? Any amount and for all purposes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.20.

What kinds of property does your company insure? Farming property of all kinds, churches, school houses, society halls, blacksmith shops, creameries and store houses.

What is the highest per cent of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# CALUMET COUNTY MUTUAL FIRE INSURANCE COMPANY,

NEW HOLSTEIN, CALUMET COUNTY.

[Organized or incorporated March 10, 1873; commenced business March 10, 1873.]

President, GEO. D. BREED, Chilton, Wis.  
Secretary, JAC. SEVERIN, New Holstein, Wis.  
Express office of Secretary, New Holstein, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$12,407 17

## INCOME DURING YEAR.

Cash received for premiums.....	\$1,604 09	
Cash received as interest .....	232 11	
Cash received from all other sources. Fines on assessment No. 16, \$5.88; unpaid as- sessment No. 16, \$127.42. return on over- paid loss, \$175.00.....	308 30	.
Total income during the year.....	2,144 50	
Sum of both amounts.....	\$14,551 67	<u><u><u><u>          </u></u></u></u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$200.00 losses occurring in previous years.....	\$10,295 27	
Payments returned on cancelled policies...	17 18	
Paid as salaries and compensation to secre- tary, \$1,184.00; treasurer, \$50.00; direct- ors, \$401 25 .....	1,638 25	
Paid as compensation to agents.....	320 82	
All other disbursements. Stationery, \$36.35; miscellaneous, \$32.40; taxes, \$5.07; un- paid assessment, \$97.74; advertising, \$3.20; postage, \$46.80; telephone rent and service, \$19.45 .....	241 11	
Total disbursements .....	12,512 63	
Balance .....	\$2,039 04	<u><u><u><u>          </u></u></u></u>

## ASSETS.

Cash deposited in State Bank of New Holstein .....	\$1,890 10
Cash belonging to company, in hands of treasurer .....	148 94
Furniture, fixtures and safes, ..25.00; supplies, \$25.00 .....	50 00
Other items, office building.....	400 00
Total assets .....	<u>\$2,489 04</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	2,304	\$5,630,082 40
Written and renewed during the year.....	654	1,321,537 65
Total .....	3,558	\$6,951,620 05
Deduct those expired and cancelled.....	617	1,030,976 35
In force at the end of the year.....	2,941	<u>\$5,920,643 70</u>
Amount of losses paid since organization..		\$249,288 06
Average insurance in force per policy.....		2,013 14

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

All of Calumet county. The towns of Eaton, Schleswig,, Rockland and Maple Grove in Manitowoc county. The towns of Russell and Rhine in Sheboygan county. The town of Calumet in Fond du Lac county and the town of Buchanan in Outagamie county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? No.

What is the largest amount and the longest period for which a risk is written? No limit, 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000; treasurer, \$10,000.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{2}$  per cent.

What is the amount of policy fee charged? \$1 to \$2.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. Not defined or limited.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses. No the law makes that provision.

How many assessments have been levied by your company during the year? None.

What was the rate used in computing these assessments?  $2\frac{1}{2}$  mills, on the dollar.

What compensation do agents receive? 20 per cent on new risks and also policy fees.

What kinds of property does your company insure? Farm property, dwelling houses, school houses and churches. Also their contents.

What is the highest per cent of the value of the property that the company insures? 66 2-3 per cent.

At what distance from other hazards must a risk be situated to be insured by the company. 60 feet.

## CEDARBURG MUTUAL FIRE INSURANCE COMPANY,

CEDARBURG, OZAUKEE COUNTY.

[Organized or incorporated April 19, 1873.; commenced business May  
1, 1873.]

President, C. F. MINTZLOFF, Grafton, Wis.  
Secretary, C. F. KENNEY, Cedarburg, Wis.  
Express office of the Secretary, Cedarburg, Wis.

### BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$4,831 32
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### INCOME DURING YEAR.

Cash received for premiums or assessments	\$6,282 95
Cash received as interest.....	182 06
Cash received from all other sources. As-	
signment of policies and placing mortgage	
clauses in policies .....	25 25
	6,490 26
Total income during the year.....	6,490 26
	\$11,321 58
Sum of both amounts.....	\$11,321 58

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,322.75 losses occurring in previous years) . . . .	\$2,603 31
Payments returned on cancelled policies..	386 01
Paid as salaries and compensation to president, \$15.00; secretary, \$720.00; vice president, \$10.00; treasurer, \$5.00; directors, \$259.00 .....	1,000 00
Paid as compensation to agents.....	510 90
All other disbursements: Office rent, \$72.00; adjusting losses, \$40.50; revising by-laws, \$7.50; stationery and postage, \$25.00; printing, \$28.00; policy record, \$14.00; investigating committee, \$6.75; fuel, \$22.94; fire companies, \$30.90; telephone, \$1.55; cleaning office, \$2.60; legal advice, \$10.00; returned to agent money paid 2nd time, \$24.95; other expenses, \$2.09.....	287 88
Total disbursements .....	4,788 10
Balance .....	\$6,533 48

## ASSETS.

Cash in company's office, or in hands of Secretary .....	\$10 37
Cash deposited in Farmers and Merchants Bank, Cedarburg, Wisconsin .....	1,950 61
Loans on mortgages on real estate.....	600 00
Loans on notes .....	3,972 50
Interest due or accrued .....	53 04
Furniture, fixtures and safes, \$170 00; supplies, \$20.00, about .....	190 00
Other items. Premiums in process of collection .....	809 29
Total assets .....	\$ 7,585 81

## LIABILITIES.

Amount of losses adjusted, not due (No. 2)	\$852 63
Amount due for salaries and commissions..	10 04
All other accounts, bills, etc., remaining unpaid. Printing .....	1 50
Total liabilities .....	\$864 17

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	2,115	\$4,047,954 03
Written and renewed during the year.....	541	1,010,083 00
Total .....	2,656	\$5,058,037 03
Deduct those expired and cancelled.....	485	741,168 82
In force at the end of the year.....	2,171	\$4,316,268 21
Amount of losses paid since organization.....		\$78,943 33
Average insurance in force per policy.....		1,988 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Town and city of Cedarburg, towns of Grafton, Saukville, Port Washington, Mequon and village of Grafton in Ozaukee county. Towns of Trenton, Jackson and Germantown in Washington county, and the towns of Granville and Milwaukee in Milwaukee county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,000 on any building; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000.00; treasurer, \$8,000.00.

What is the rate of premium (or advance assessment charged?  $\frac{1}{2}$  of 1 to 2 per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 for re-insurance and \$1.50 for new insurance when premium exceeds \$5.00.

What kinds of property does your company insure? Farm property, detached dwelling houses in city of Cedarburg and village of Grafton, creameries, cheese factories, school houses, churches, town halls, thrashing machines, country stores, country hotels, blacksmith shops and butcher shops.

What is the highest per cent of the value of the property that the company insures? 66 2-3 per cent.



## CICERO MUTUAL FIRE INSURANCE COMPANY,

CICERO, OUTAGAMIE COUNTY.

[Organized or incorporated December 2, 1896; commenced business  
December 22, 1896.]

President, WM. GREUNWALDT, Seymour, Wis.  
Secretary, JULIUS BUBOLZ, Seymour, Wis.  
Express office of the Secretary, Seymour, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$154 45
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## INCOME DURING YEAR.

Cash received for premiums or advance assessments .....	\$1,589 70
Cash received from all other sources. From Assessment No. 1 .....	4,628 91
Total income during the year.....	6,218 61
Sum of both amounts.....	\$6,373 06

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,338 45
Payments returned on cancelled policies....	132 93
Borrowed money, \$1,000.00. and interest, \$45.04 repaid .....	1,045 04
Paid as salaries and compensation to president, \$50.00; secretary, \$50.00 directors, \$18.00 .....	118 00
Paid for collection of assessments .....	92 58
All other disbursements: Adjusting losses, \$30.00; postage, remittance and stationery, \$46.09; printing and advertising, \$27.40 witness fees, \$3.12 .....	106 61
Total disbursements .....	3,433 61
Balance .....	\$2,933 45

## ASSETS.

Cash deposited in Seymour State Bank .....	\$2,939 45
Amount of assessments levied, not yet collected .....	385 58
Furniture, fixtures and safes, \$75.00; supplies, \$15.00 .....	90 09
<b>Total assets .....</b>	<b>\$3,415 03</b>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	1,256	\$2,409,618 00
Written and renewed during the year .....	289	561,581 00
<b>Total .....</b>	<b>1,545</b>	<b>\$2,971,199 00</b>
Deduct those expired and cancelled .....	298	450,268 00
<b>In force at the end of the year .....</b>	<b>1,247</b>	<b>\$2,520,931 00</b>
Amount of losses paid since organization .....		\$12,292 70
Average insurance in force per policy .....		\$2,021 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Cicero, Seymour, Osborn, Black Creek, Center and Freedom in Outagamie county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; five years.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment charged? One-fourth of 1 per cent on farm property, 1 per cent. on churches, school houses and town halls under a 5-year policy, cheese and cheese factories and threshing machines at the rate of one-half of 1 per cent. under a 1-year policy and blacksmith shops at the rate of 1½ per cent. under a 1-year policy.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Incidental expenses and customary fees.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? Two mil's.

What compensation do agents receive? \$1.00 per application.

What kinds of property does your company insure? Farm property, churches, school houses, town halls, cheese and cheese factories, threshing machines and blacksmith shops.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 60 feet.

## COLUMBUS MUTUAL FIRE INSURANCE COMPANY,

COLUMBUS AND FOUNTAIN PRAIRIE, COLUMBIA COUNTY.

[Organized or incorporated, July 5, 1873; commenced business, August 2, 1873.]

President, THOMAS C. CONLIN, Columbus, Wis.

Secretary, A. H. KUNN, Columbus, Wis.

Express office of the Secretary is located at Columbus, Wis.

### BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$489 38
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### INCOME DURING YEAR.

Cash received for premiums .....	\$348 08
Cash received from all other sources: delin-	
quent assessment .....	6 09
Assessment of 1906 .....	1,455 52
	1,809 69
Total income during the year.....	1,809 69
Sum of both amounts .....	\$2,299 07

### DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,753 13
Payments returned on cancelled policies ..	14 06
Paid as salaries and compensation to presi-	
dent, \$10.00; secretary, \$41.98; directors,	
\$18.00; .....	69 98
Paid as compensation to agents .....	99 00
Paid for collection of assessments .....	29 11
All other disbursements: Adjusters, \$23.25;	
printing and postage, \$9.10; over charge	
premium and hall rent, \$3.00; .....	40 35
	2,005 63
Total disbursements .....	2,005 63
Balance .....	\$293 44

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$293 44
	<u>=====</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	420	\$958,512 00
Written and renewed during the year .....	99	224,325 00
	<u>      </u>	<u>      </u>
Total .....	519	\$1,182,837 00
Deduct those expired and cancelled .....	90	206,162 00
	<u>      </u>	<u>      </u>
In force at the end of the year .....	429	\$976,675 00
	<u>=====</u>	<u>=====</u>
Amount of losses paid since organization .....		\$18,139 82
Average insurance in force per policy .....		\$2,276 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Columbus and Fountain Prairie.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? It has.

Are the constitution and by-laws printed in full on the policy? They are.

Is the assessment liability of the members clearly defined in the policy? It is.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessments) charged? One mill.

What is the amount of policy fee charged? \$.25.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? No.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 1½ mills.

What compensation do agents receive? \$1.00 per survey.

What kinds of property does your company insure? Farm buildings, their contents, schools, halls and all personal property.

What is the highest per cent. of the value of the property that the company insures? 66 and two-thirds on real estate, 100 on live stock.

At what distance from other hazards must a risk be situated to be insured by the company? 10 rods in city limits, no limit outside.

**CONCORD MUTUAL FIRE INSURANCE COMPANY,**  
**CONCORD, JEFFERSON COUNTY.**

[Organized or incorporated April 14, 1875; commenced business April  
 29, 1875.]

President, WM. BELL, Oconomowoc, Wis., R. F. D. 27.  
 Secretary, ALBERT MAY, Oconomowoc, Wis., R. F. D. 27.  
 Express office of the Secretary is located at Watertown, Wis.

**BALANCE SHEET.**

Balance on hand December 31st of previous year .....	\$535 47
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**INCOME DURING YEAR.**

Cash received for premiums or assessments	\$1,595 23	
Cash received from all other sources: mem-		
bership fees .....	76 00	
Total income during the year .....		\$1,671 23
		\$2,206 70

**DISBURSEMENTS DURING YEAR.**

Amount paid for losses (including \$1,232.09		
losses occurring in previous years) ....	\$1,255 00	
Paid as salaries and compensation to pres-		
ident, \$6.00; secretary, \$39.00; treasurer,		
\$1.00 .....	46 00	
Paid for collection of assessments .....	18 95	
All other disbursements: postal stamps,		
\$5.00; postal cards, \$8.50. stationery,		
\$2.00; printing, \$2.90 .....	17 50	
Total disbursements .....		1,337 45
Balance .....		\$869 25
		\$869 25

**ASSETS.**

Cash belonging to company, in hands of treasurer ....		\$869 25
Supplies .....		10 00
Total assets .....		\$879 25
		\$879 25

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	424	\$1,030,045 00
Written and renewed during the year .....	82	205,215 00
Total .....	506	\$1,235,260 00
Deduct those expired and cancelled .....	92	219,900 00
In force at the end of the year .....	414	\$1,015,360 00
Amount of losses paid since organization .....		\$16,774 34
Average insurance in force per policy .....		\$2,428 25

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Concord, Farmington, Ixonia, Watertown, Sullivan, Jefferson, all in Jefferson county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and bylaws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,500; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? None.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One and one-half mills.

What compensation do agents receive? 75 cents per policy.

What kinds of property does your company insure? Farm property, churches, school houses, country stores and halls.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? No limit outside.

# COTTAGE GROVE · MUTUAL FIRE INSURANCE COMPANY,

COTTAGE GROVE, DANE COUNTY.

[Organized or incorporated March 24, 1875; commenced business June 8, 1875.]

President, H. G. KLINEFELTER, Madison, Wis.  
Secretary, DANIEL BECHTEL, Madison, Wis., Route 3.  
Express office of the Secretary is located at Madison, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$740 00
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$8,209 65	
Cash received as interest .....	58	
Cash received as borrowed money .....	500 00	
Cash received from all other sources: Assignment of policies .....	14 50	
		<hr/>
Total income during the year.....	8,724 73	
		<hr/>
Sum of both amounts .....	\$9,464 73	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$3,165 03	
Payments returned on cancelled policies ..	1 60	
Borrowed money, \$500.00 and interest \$12.50 repaid .....	512 50	
Paid as salaries and compensation to president, \$15.00; secretary, \$323.40; treasurer, \$15.00; directors, \$140.00 .....	493 40	
Paid as compensation to agents .....	326 30	
Paid for collection of assessments .....	131 63	
All other disbursements: Assessment refunded, \$4.35; counsel, \$13.00; printing, postage and stationery \$56.49; adjusting committee. \$44.00 .....	117 75	
		<hr/>
Total disbursements .....	\$4,748 21	
		<hr/>
Balance .....	\$4,716 52	
		<hr/> <hr/>

## ASSETS.

Cash belonging to company. In hands of treasurer ....	\$4,716 52
Furniture, fixtures and safes. \$25.00. supplies. \$10.00.....	35 00
Total assets .....	<u><u>\$4,751 52</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	1,484	\$2,246,331 00
Written and renewed during the year .....	323	523,343 00
Total .....	1,807	<u>\$2,769,674 00</u>
Deduct those expired and cancelled .....	333	<u>471,460 00</u>
In force at the end of the year .....	1,474	<u><u>\$2,298,214 00</u></u>
Amount of losses paid since organization .....		\$44,972 37
Average insurance in force per policy .....		\$1,559 +

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Cottage Grove, Blooming Grove, Burke, Dunn, Pleasant Springs.  
Madison, Fitchburg and Sun Prairie in Dane county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000; treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? Two mills.

What is the amount of policy fee charged? \$1.00 to \$2.50 per application based on amount insured.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? For incidental purposes when necessary.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.



What was the rate used in computing these assessments? Three mills.

What compensation do agents receive? \$1.00 per application.

What kinds of property does your company insure? Farm property, churches, school houses, town and society halls.

What is the highest per cent. of the value of the property that the company insures? 66 2-3 on buildings; 100 per cent. on personal property.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## CRYSTAL LAKE FARMERS MUTUAL FIRE INSURANCE COMPANY,

CRYSTAL LAKE, MARQUETTE, WAUSHARA AND ADAMS  
COUNTIES.

[Organized or incorporated, Dec. 27, 1875; commenced business, March  
6, 1876.]

President, HERMAN POLINSKE, Budsln, Wis.

Secretary, ED. GELHAR, Germania, Wis.

Express office of the Secretary is located at Princeton, Wis.

### BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$1,413 03
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### INCOME DURING YEAR.

Cash received for premiums or assessments	\$2,191 43
Cash received as borrowed money .....	450 00
	\$2,641 43
Total income during the year .....	\$2,641 43
Sum of both amounts .....	\$4,054 46

### DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$35.00 losses occurring in previous years) ....	\$2,258 04
Borrowed money, \$450.00; and interest, \$12.35 repaid .....	462 35
Paid as salaries and compensation to president, \$33.75; secretary, \$65.00; treasurer, \$15.50; directors, \$24.00; .....	138 25
Paid as compensation to justice of the peace .....	1 00
All other disbursements: Postage, \$11.50; for adjusting losses, \$40.50; not collectable from assessment of 1905, \$34 44; for printing, \$22.75; attorney fees, \$10.00; postal cards, \$11.75; repairing insurance house, \$12.00; .....	142 94
	\$3,002 58
Total disbursements .....	\$3,002 58
Balance .....	\$1,051 88

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$942 94	
Other assets: Outstanding on assessment of 1906 .....	108 94	
	<hr/>	
Total assets .....		\$1,051 88
		<hr/> <hr/>

## LIABILITIES.

Amount of losses due and unpaid (No. 2) .....	\$1,085 45
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,122	\$1,363,107 00
Written and renewed during the year .....	401	626,050 00
	<hr/>	<hr/>
Total .....	1,523	\$1,989,157 00
Deduct those expired and cancelled .....	244	311,252 00
	<hr/>	<hr/>
In force at the end of the year .....	1,279	\$1,677,905 00
	<hr/> <hr/>	<hr/> <hr/>
Amount of losses paid since organization .....		\$40,081 30
Average insurance in force per policy .....		\$1,311 88

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Buffalo, Crystal Lake, Coloma, Dakota, Harris, Montello, Mekan, Newton, New Chester, Neshkoro, Oxford, Packwaukee, Richford Shields, Springfield, Westfie'd.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? It is printed in the undertaking.

What is the largest amount and the longest period for which a risk is written? \$3,950.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$5,000.00; directors, \$500.00; adjusters, \$500.00.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? For all running expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Only one assessment is levied each year.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One and one-half mill on a dollar.

What compensation do agents receive. No agents employed, directors take in risk.

What kinds of property does your company insure? All kinds of buildings, farm property, churches, school-houses, church and school furniture.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 70 feet.

## DARLINGTON MUTUAL FIRE INSURANCE COMPANY,

LAFAYETTE COUNTY.

[Organized or incorporated, May 18. 1875; commenced business, July 12, 1875.]

President, JOHN BRAY, Darlington, Wis.

Secretary, JAMES W. TRESTRAIL, Shullsburg, R. F. D. 1.

Express office of the Secretary is located at Shullsburg, Wis.

### BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$796 74
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### INCOME DURING YEAR.

Cash received for premiums or assessments	\$6,473 50	
Cash received as borrowed money.....	3,900 00	
	<hr/>	
Total income during the year.....		10,373 50
		<hr/>
Sum of both amounts.....		\$11,170 24

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,600.00 losses occurring in previous years) ....	\$7,320 55	
Borrowed money, \$2,150.00; and interest, \$64.50, repaid; .....	2,214 50	
Paid as salaries and compensation to president, \$50.00; secretary, \$225.00; treasurer, \$50.00; directors, \$945.68; .....	1,270 68	
All other disbursements: Postage, \$45.90; expense commission, \$7.70; adjusting losses, \$123.00; auditing commission, \$13.10; printing, \$88.25; ledger and minute books, \$13.50; sundries, \$47.00; .....	338 45	
Total disbursements .....		11,144 18
Balance .....		<u>\$26 06</u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$26 06	
Amount of assessments levied, not yet collected .....	47 00	
Furniture, fixtures and safes, \$65.00; supplies, \$36.00; .....	101 00	
Total assets .....		<u>\$174 06</u>

## LIABILITIES.

Amount of losses adjusted, not due (No. 3) .....	\$1,153 10	
Borrowed money unpaid, \$2,500.00; interest on same \$11.75 .....	2,511 75	
Total liabilities .....		<u>\$3,664 85</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	2,276	\$4,009,468 40
Written and renewed during the year .....	498	918,455 00
Total .....	2,774	\$4,927,923 40
Deduct those expired and cancelled .....	407	800,142 00
In force at the end of the year .....	2,367	<u>\$4,127,781 40</u>
Amount of losses paid since organization .....		\$89,742 32
Average insurance in force per policy .....		<u>\$1,744 00</u>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Argyle, Benton, Belmont, Blanchard, Darlington, Elk Grove, Fayette, Gratiot, Kendall, Lamont, Monticello, Mineral Point, Waldwick, New Diggings, Seymour, Shullsburg, Wayne, White Oak Springs, Willow Springs, Wiota.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000.00; 5 years.

Has the company re-insured any of its risks in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each? Rockford, Ills., \$2,000.00; Newark, N. J., \$500.00.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One-tenth of 1 per cent.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessment used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments?  $1\frac{1}{2}$  mills on the dollar.

What compensation do agents receive? \$1.50 per policy.

What kinds of property does your company insure? Farm property, country churches and cheese factories.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

# DAYTON FARMERS MUTUAL INSURANCE COMPANY,

BOAZ, RICHLAND COUNTY.

[Organized or incorporated February 28, 1903; commenced business  
March 10, 1903.]

President, H. J. TURNIPSEED, Boaz, Wis., R. F. D. No. 1.  
Secretary, J. A. SCHMIDT, Boaz, Wis., P. O. Box, 45.  
Express office of the Secretary is located at Richland Center, Wis

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$173 71
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$530 77	
Cash received as advance premium .....	287 59	
	<hr/>	
Total income during the year.....		818 36
		<hr/>
Sum of both amounts .....		\$992 07

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$300.00 losses occurring in previous years) ....	\$617 00	
Borrowed money, \$250.00 and interest, \$17.50 repaid .....	267 50	
Paid as salaries and compensation to pres- ident, \$6.45; secretary, \$32.25; treasurer, \$5.75; directors, \$16.75 .....	61 20	
All other disbursements: Postage, \$5.57; sup- plies, \$23.50 .....	29 07	
	<hr/>	
Total disbursements .....		974 77
		<hr/>
Balance .....		\$17 30
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$17 30
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	315	\$358,191 00
Written and renewed during the year .....	129	150,441 00
<b>Total</b> .....	<b>444</b>	<b>\$508,632 00</b>
Deduct those expired and cancelled .....	55	47,881 00
<b>In force at the end of the year</b> .....	<b>389</b>	<b>\$460,751 00</b>
Amount of losses paid since organization .....		\$1,360 15
Average insurance in force per policy .....		\$1,184 44

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Akan, Dayton, Bloom, Forest, Marshall and Syivan.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy. Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; five years.

Has the company re-insured any of its risks in other companies, No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged, Two mills on farm property, two mills on cheese factory, creameries, churches, school houses, town halls.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? To pay current expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses. Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One and one-half mills.

What compensation do agents receive? Have no agents, directors get policy fee.

What kinds of property does your company insure? Farm property, cheese factory creameries, churches school houses and town halls.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? No limit.

## DAYTON MUTUAL FIRE INSURANCE COMPANY.

DAYTON AND FARMINGTON, WAUPACA COUNTY.

[Organized or incorporated Jan. 1, 1900. commenced business Jan. 15, 1900.]

President, P. A. HAM, Waupaca, R. 2.  
 Secretary, P. L. MUNGER, Waupaca, R. 1.  
 Express office of the Secretary is located at Waupaca, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$1,212 04
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$610 35
Cash received as interest .....	22 02
	<hr/>
Total income during the year.....	632 37
	<hr/>
Sum of both amounts .....	\$1,844 41

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$40 50
Paid as salaries and compensation to president, \$10.00; secretary, \$20.60; treasurer, \$5.00; directors, \$12.00 .....	47 60
Paid for collection of assessments .....	9 25
All other disbursements: printing, \$3.62; postage, \$9.50; state association, \$1.00; hall rent, \$2.30 .....	16 12
	<hr/>
Total disbursements .....	113 47
	<hr/>
Balance .....	\$1,730 94
	<hr/> <hr/>

## ASSETS.

Cash deposited in First National Bank of Waupaca....	\$1,234 06
Cash belonging to company, in hands of treasurer.....	496 88
Interest due or accrued .....	36 37
Amount of assessments levied, not yet collected.....	47 46
Supplies .....	18 00
	<hr/>
Total assets .....	\$1,832 77
	<hr/> <hr/>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	223	\$248,535 00
Written and renewed during the year .....	41	30,885 70
<b>Total</b> .....	<b>264</b>	<b>\$299,420 00</b>
Deduct those expired and cancelled .....	39	38,300 09
<b>In force at the end of the year</b> .....	<b>225</b>	<b>\$261,120 00</b>
Amount of losses paid since organization.....		\$867 30
Average insurance in force per policy .....		\$1,160 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Dayton and Farmington.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy, Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? .002.

What is the amount of policy fee charged? 50c to \$1.00 according to amount.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Running expenses if necessary.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? .002.

What compensation do agents receive? 50c to \$1.00, the policy fee.

What kinds of property does your company insure? Real and personal farm property, isolated village, churches, school houses, halls at .002, creameries at .003.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# DODGEVILLE TOWN FARMERS MUTUAL FIRE INSURANCE COMPANY.

DODGEVILLE, IOWA COUNTY.

[Organized or incorporated April 12, 1879; commenced business April 23, 1879.]

President, JOHN ROWE, JR., Dodgeville, Wis.

Secretary, R. F. CUTLER, Dodgeville, Wis.

Express office of the Secretary is located at Dodgeville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$196 74
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$1,436 94	
Cash received as interest .....	1 12	
Cash received from all other sources: 38 policies at \$1.00 per policy, \$38.00; additional premium, \$36.60 .....	74 60	
Total income during the year.....	1,512 66	
Sum of both amounts .....	\$1,709 40	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,236 00	
Payments returned on cancelled policies ..	4 00	
Paid as salaries and compensation to president, \$8.50; secretary, \$42.00; treasurer, \$13.50 .....	64 00	
Paid for collection of assessments .....	10 00	
All other disbursements: 270 cards and printing same, \$4.20; postage and stationery, \$1.00; printing supplies, \$20.00; adjusting losses, \$10.00 .....	35 20	
Total disbursements .....	1,349 20	
Balance .....	\$360 20	

## ASSETS.

Cash deposited in Strong's Bank .....	\$337 00
Loans on notes .....	23 20
Other assets, supplies and fixtures .....	20 00
Total assets .....	\$389 20

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	270	\$533,488 25
Written and renewed during the year .....	38	91,497 25
Total .....	308	\$624,985 50
Deduct those expired and canceled .....	48	91,932 00
In force at the end of the year .....	260	\$533,053 50
Amount of losses paid since organization .....		\$13,042 00
Average insurance in force per policy .....		\$2,048 50

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Dodgeville, Mineral Point.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? Unlimited; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? .005.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Not specified.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? .002.

What compensation do agents receive? 50 cents per application.

What kinds of property does your company insure? All kinds of farm property.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# DUPONT FARMERS MUTUAL FIRE INSURANCE COMPANY,

DUPONT, WAUPACA COUNTY.

[Organized or incorporated July 23, 1883; commenced business September 3, 1883.]

President, EMIL F. POLZIN, Marion, Wis., R. 3.  
Secretary, CHAS. HORN, Marion, Wis., R. 3.  
Express office of the Secretary is located at Marion, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$1,951 65
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	1,573 17
Sum of both amounts .....	<u>\$3,524 82</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$2,372 59
Paid as salaries and compensation to president, \$25.00; secretary, \$75.00; treasurer, \$31.46; directors, \$42.00 .....	173 46
Paid as compensation to agents .....	27 75
All other disbursements: adjusting losses, \$70.00; postage, \$22.92; printing and advertising, \$31.75; hall rent, \$3.00; stationery, \$1.25; telephone, \$.20 .....	129 12
Total disbursements .....	<u>2,902 92</u>
Balance .....	<u><u>\$621 90</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$621 30
Furniture, fixtures and safes, \$50.00; supplies, \$50.00..	100 00
Total assets .....	<u><u>\$721 90</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,222	\$2,279,797 90
Written and renewed during the year .....	281	629,025 00
Total .....	1,503	\$2,908,822 00
Deduct those expired and cancelled .....	211	356,452 00
In force at the end of the year .....	1,292	\$2,552,390 00
Amount of losses paid since organization .....		\$21,173 34
Average insurance in force per policy .....		\$1,975 53

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Dupont, Larabee, Bear Creek, Matteson, Lebanon, Little Wolf, Union, Helvetia and St. Lawrence, Waupaca county; Deer Creek, Maple Creek and Liberty, Outagamie County.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? Not limited; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? One-fourth of one per cent.

What is the amount of policy fee charged? 75 cents.

Is any portion of the assessments used for any other purpose than the payment of losses. Yes. If so, what amount and for what purpose? To pay expenses if necessary.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive. 25 cents per application. commission.

What kinds of property does your company insure? Farm property, country school houses and churches.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 25 feet.

# EAGLE POINT MUTUAL FIRE INSURANCE COMPANY,

EAGLE POINT, CHIPPEWA COUNTY.

[Organized or incorporated June 7, 1879; commenced business July 15, 1879.]

President, J. H. KELLY, Chippewa Falls, Wis., R. R. 8.  
Secretary, W. B. BARTLETT, Chippewa Falls, Wis., R. R. 3.  
Express office of the Secretary is located at Eagle Point, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$3,360 88
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$7,031 52
Cash received from all other sources: Fees on policies, \$1,527.70; penalty, \$14.05.....	1,540 75
Total income during the year.....	8,572 27
Sum of both amounts .....	\$17,933 15

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$6,715 24
Paid as salaries and compensation to president, \$40.50; secretary, \$306.00; directors, \$191.50 .....	538 00
Paid as compensation to agents .....	483 00
Paid for collection of assessments .....	137 87
All other disbursements: 4,000 envelopes, \$5.60; blank applications, \$21.50, miscellaneous, \$23.38; loss on 1905 assessment, \$127.31 .....	257 79
Total disbursements .....	8,131 90
Balance .....	\$9,801 25

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$9,801 25
Furniture, fixtures and 2 safes, \$75.00; supplies, \$20.00	95 00
Total assets .....	<u>\$9,896 25</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	2,085	\$3,283,417 51
Written and renewed during the year .....	483	841,598 00
Total .....	2,568	<u>\$4,125,015 51</u>
Deduct those expired and cancelled .....	421	643,862 55
In force at the end of the year .....	2,147	<u>\$3,481,152 96</u>
Amount of losses paid since organization .....		\$91,066 82
Average insurance in force per policy .....		\$1,621 40

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Anson, Auburn, Arthur, Bloomer, Cleveland, Colburn, De'mar, Eagle Point, Edson, Holcombe, Lafayette, Sigel, Sampson, Wheaton, City of Chippewa Falls, when the property is 400 feet or more from other risks.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer. \$10,000.

What is the rate of premium (or advance assessment) charged? One mill on a dollar.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? Two mills on a dollar.

What compensation do agents receive? One dollar for each application accepted.

What kinds of property does your company insure? All kinds of farm property, churches, school houses, creameries, cheese factories, town halls, country stores.

What is the highest per cent. of the value of the property that the company insures? One-half on buildings.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## EASTMAN BOHEMIAN FARMERS MUTUAL INSURANCE COMPANY,

EASTMAN, CRAWFORD COUNTY.

[Organized or incorporated April 7, 1877; commenced business April 7, 1877.]

President JOSEPH WACHUTA, Bridgeport, Wis., R. 2.

Secretary, THOS. POLODNA, Bridgeport, Wis., R. 2.

Express office of the Secretary is located at Prairie du Chien, Wis.

### BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$5,670 09
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### INCOME DURING YEAR.

Cash received for premiums or assessments	\$189 46
Cash received as interest .....	177 76
Special insurance .....	34 00
Cash received from all other sources: 7 new members \$1.50 each .....	10 50
Total income during the year.....	411 72
Sum of both amounts .....	\$6,081 72

### DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,019 50
Payments returned on cancelled policies ..	2 95
Paid as salaries and compensation to president, \$7.50; secretary, \$30.25; treasurer, \$37.50; directors, \$15.00 .....	90 25
Paid as compensation to agents .....	14 00
Paid for collection of interest .....	2 43
All other disbursements: rent of hall \$6.00; reviewing book, \$2.00; notary public, \$0.25; traveling expenses, \$0.50; adjuster's fees, \$5.00; postage and sundries, \$0.45..	14 20
Total disbursements .....	1,143 33
Balance .....	\$4,938 39



## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$300 00
Loans on notes .....	4,638 39
Other assets: Safe, \$15.00; fixtures, \$6.00; supplies, \$8.00 .....	29 00
Total assets .....	<u>\$4,967 39</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	158	\$238,949 00
Written and renewed during the year .....	28	13,751 00
Total .....	186	<u>\$282,700 00</u>
Deduct those expired and cancelled .....	24	<u>28,715 00</u>
In force at the end of the year .....	162	<u>\$253,985 00</u>
Amount of losses paid since organization .....		\$1,765 95
Average insurance in force per policy .....		\$1,667 81

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Eastman Prairie du Chien, Seneca, Bridgeport, Marietta, Village of Wauzeka, Wauzeka.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000; five years.

Has the company re-insured any of its risks in other companies?

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer only. Treasurer, \$19,000.

What is the rate of premium (or advance assessment) charged? One-half per cent. and on village 1 per cent.

Is any portion of the assessments used for any other purpose than the payment of losses? No assessments.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? 25 cents from the company and 25 cents from the insured.

What kinds of property does your company insure? Farm and village.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 150 feet.

## ELBA MUTUAL FIRE INSURANCE COMPANY,

ELBA, DODGE COUNTY.

[Organized or Incorporated, May 11, 1872; commenced business, July 1, 1872.]

President, S. R. WEBSTER, Columbus, Wis.  
 Secretary, J. C. BRUECHER, Reeseville, Wis.  
 Express office of the Secretary is located at Reeseville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$2,889 49
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$856 97	
Cash received from all other sources: Roll		
No. 28 .....	38 65	
On assessment Roll No 29 .....	4,669 74	
Secretary desk .....	3 00	
		<hr/>
Total income during the year .....	5,568 36	
		<hr/>
Sum of both amounts .....	\$8,457 85	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$5,475 90	
Paid as salaries and compensation to president, \$130.00; secretary, \$311.00; treasurer, \$58.00; directors, \$277.10; .....	776 10	
All other disbursements: Stationery, postage, printing, telephoning, car fare and committee on adjusting losses etc .....	114 90	
		<hr/>
Total disbursements .....	\$6,366 90	
		<hr/>
Balance .....	\$2,090 95	
		<hr/> <hr/>

## ASSETS.

Cash in company's office or in The State Bank of Reeseville .....	\$1,392 95
Cash deposited in Waterloo Bank .....	698 00
Amount of assessments levied, not yet collected .....	38 65
Furniture, fixtures and safes, \$75.00; supplies, \$25.00; .....	100 00
<b>Total assets .....</b>	<b>\$2,129 60</b>

## RISKS.

	No.	Amounts.
In force on the 31 day of December of the preceding year .....	1,306	\$2,291,040 00
Written and renewed during the year .....	356	634,360 00
<b>Total .....</b>	<b>1,662</b>	<b>\$2,925,400 00</b>
<b>Deduct those expired and cancelled .....</b>	<b>317</b>	<b>541,955 00</b>
<b>In force at the end of the year .....</b>	<b>1,345</b>	<b>\$2,383,445 00</b>
Amount of losses paid since organization .....		\$69,325 14
Average insurance in force per policy .....		\$1,775 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Elba, Portland, Lowell and Shields.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$10,000.00.

What is the rate of premium (or advance assessment) charged? 1 mill.

What is the amount of policy fee charged? \$.60.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? \$114.90, adjusting printing and all current expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? \$.60 per application taken.

What kinds of property does your company insure? All farm property and country school-houses and country churches.

What is the highest per cent. of the value of the property that the company insures? Two-thirds on real, 100 per cent. on personal.

At what distance from other hazards must a risk be situated to be insured by the company 40 feet.

## ETTRICK SCANDINAVIAN MUTUAL INSURANCE COMPANY,

ETTRICK, TREMPLEAU COUNTY.

[Organized or incorporated, February 16, 1877; commenced business, April 4, 1877.]

President, K. K. HAGESTAD, Ettrick, R. No. 1.

Secretary, C. M. SCARSETH, Galesville, R. No. 2.

Express office of the Secretary is located at Galesville, Wis.

### BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$12,524 52
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### INCOME DURING YEAR.

Cash received for premiums or assessments	\$6,087 19	
Cash received as interest .....	534 67	
		<hr/>
Total income during the year.....	6,621 86	
		<hr/>
Sum of both amounts .....	\$19,146 38	

### DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$4,332 89
Payment returned on cancelled policies ...	90 40
Paid as salaries and compensation to president, \$40.00; secretary, \$100.00; treasurer, \$150.00; directors, \$26.00; .....	316 00
Paid as compensation to agents .....	204 59

## MUTUAL TOWN INSURANCE COMPANIES.

All other disbursements:    Adjusting,	
\$110.81; printing, \$43.25; postage and	
drafts, \$42.73; hall rent, \$7.50; revisors,	
\$4.00; notary fee, \$.25; interest lost,	
\$1.53; outlawed notes, \$18.47; .....	
	228 54
Total disbursements .....	5,172 42
Balance .....	<u>\$13,973 96</u>

## ASSETS.

Cash belonging to company, in hands of	
treasurer .....	\$2,135 94
Loans on notes .....	11,136 82
Bills receivable: Interest due and accrued.....	
on notes .....	393 72
Agents' debit balances secured by bonds ...	307 48
Total assets .....	<u>\$13,973 96</u>

## LIABILITIES.

Amount of losses due and unpaid (No. 1) .....	<u>\$800 00</u>
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## RISKS.

	No.	Amounts.
In force on the 31st day of December of the		
preceding year .....	2,534	\$3,184,426 00
Written and renewed during the year .....	657	936,170 00
Total .....	3,191	\$4,120,596 00
Deduct those expired and cancelled .....	661	724,829 00
In force at the end of the year .....	2,530	<u>\$3,395,767 00</u>
Amount of losses paid since organization .....		\$55,448 98
Average insurance in force per policy .....		1,342 20

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Ettrick, Arcadia, Unity, Hale, Albion, Gale, Chimney Rock, Lincoln, Preston, Sumner and Pigeon, in Trempealeau county; Franklin, Irving, Springfield, Melrose, Curren, Albion, Garfield and Northfield, in Jackson county; Clear Creek and Pleasant Valley, in Eau Claire county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$15,000.00.

What is the rate of premium (or advance assessment) charged? \$0.75, \$1.00, \$1.25.

What is the amount of policy fee charged? None.

Is any portion of the assessments used for any other purpose than the payment of losses? No assessments have been made.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$0.75 for each application and 3 per cent. collection for cash, and 6 per cent. collection on notes.

What kinds of property does your company insure? Farm and isolated village property.

What is the highest per cent. of the value of the property that the company insures? Two-thirds on buildings.

At what distance from other hazards must a risk be situated to be insured by the company? 50 to 100 feet.

# FALL CREEK FARMERS MUTUAL FIRE INSURANCE COMPANY,

FALL CREEK, EAU CLAIRE COUNTY.

[Organized or incorporated January 18, 1875; commenced business  
March, 1875.]

President, R. H. ZEMPEL, Fall Creek, Wis.  
Secretary, WM. E. LEIDIGER, Fall Creek, Wis.  
Express office of the Secretary is located at Fall Creek, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$1,616 29
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$6,882 94	
Cash received from all other sources: fines on delinquent assessments or transfers..	24 93	
		<hr/>
Total income during the year.....	6,906 27	
		<hr/>
Sum of both amounts .....	\$8,523 26	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$2,145 50	
Payments returned on cancelled policies..	3 05	
Paid as salaries and compensation to pres- ident, \$50.00; secretary, \$343.10; treas- urer, \$170.47; directors, \$282.50 .....	846 07	
Paid as compensation to agents .....	586 00	
All other disbursements: Stamps, sta- tionery, printing, livery, telephones and all office supplies .....	218 96	
		<hr/>
Total disbursements .....	3,799 53	
		<hr/>
Balance .....	\$1,723 68	
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$4,723 68
Amount of assessments levied, not yet collected .....	190 27
Furniture, fixtures and safes, \$175.00; supplies, \$25.00	207 00
<b>Total assets .....</b>	<b>\$5,113 95</b>

## LIABILITIES.

Amount of losses due and unpaid (No. 1) .....	\$125 00
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	1,524	\$2,658,063 00
Written and renewed during the year .....	386	819,340 00
<b>Total .....</b>	<b>1,910</b>	<b>\$3,477,403 00</b>
Deduct those expired and cancelled .....	304	576,649 00
<b>In force at the end of the year .....</b>	<b>1,606</b>	<b>\$2,900,754 00</b>
Amount of losses paid since organization .....		\$32,975 71
Average insurance in force per policy .....		\$1,806 13

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Union, Seymour, Ludington, Bridge Creek, Lincoln, Washington, Brunswick, Drammen, Pleasant Valley, Clear Creek, Otter Creek, Fairchild.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000; treasurer, \$7,000. Agents \$500, each.

What is the rate of premium (or advance assessment) charged? One mill.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? As much as is may be needed for running expenses,



Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? Two mills.

What compensation do agents receive? \$1.00 per policy.

What kinds of property does your company insure? All farm property, churches, school houses and society halls.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## FARMERS HOME MUTUAL INSURANCE COMPANY,

ELLINGTON, OUTAGAMIE COUNTY.

[Organized or incorporated July 16, 1878; commenced business July 16, 1878.]

President, H. T. HARDACKER, Hortonville, Wis.

Secretary, A. L. MURPHY, Hortonville, Wis.

Express office of the Secretary is located at Hortonville, Wis.

### BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$4,886 41
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### INCOME DURING YEAR.

Cash received for premiums or assessments	\$4,381 47	
Cash received from all other sources: De-		
linquent assessment of 1905, \$66.50; as-		
signment, \$0.50 .....	67 00	
Total income during the year.....		4,448 47
Sum of both amounts .....		\$9,334 88

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$4,456 50	
Paid as salaries and compensation to President, \$150.00; secretary, \$450.00; directors, \$26.00 .....	626 00	
All other disbursements. Adjusting losses, \$84.75; postage, \$19.20; telephone, \$25.35; printing, \$14.65; office and hall rent, \$40.00; miscellaneous, \$16.50; attorney fees, \$70.00; special examiner of applications, \$25.00 .....	295 51	
Total disbursements .....		5,378 01
Balance .....		<u>\$3,956 87</u>

## ASSETS.

Cash deposited in Bank of Hortonville and First National Bank of Appleton, Wis.....	\$3,956 87
Furniture, fixtures and safes, \$315.00; supplies, \$20.00..	335 00
Agents' debit balances not secured by bonds.....	135 30
Total assets .....	<u>\$4,427 17</u>

## LIABILITIES.

Amount of losses adjusted, not due (No. 1), \$628.90; amount of losses resisted (No. 1), \$1,936.50 amount of unpaid losses .....	\$2,564 50
All other accounts, bills, etc., remaining unpaid. Two outstanding orders .....	10 75
Total liabilities .....	<u>\$2,575 25</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	2,006	\$3,994,709 00
Written and renewed during the year.....	474	980,555 00
Total .....	2,480	<u>\$4,975,264 00</u>
Deduct those expired and cancelled.....	435	869,307 00
In force at the end of the year.....	1,985	<u>\$4,105,957 00</u>
Amount of losses paid since organization.....		\$147,412 68
Average insurance in force per policy.....		2,068 49+

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Dale, Greenville, Grand Chute, Freedom, Center, Ellington, Hortonla. Liberty, Maple Creek. Bovina, Black Creek, Osborn, Seymour, Cicero, Maine and Deer Creek, all in Outagamie county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes. Is the assessment liability of the members clearly defined in the policy? In undertaking.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$6,000.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{2}$  per cent.

What is the amount of policy and survey fee charged. \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. Expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 on each application.

What kinds of property does your company insure? Farm buildings and their contents, school houses, churches, town halls, dwellings and contents.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 50 feet.

## FARMERS HOME MUTUAL INSURANCE COMPANY,

## LITTLE CHUTE, OUTAGAMIE COUNTY.

[Organized or incorporated July 8, 1881; commenced business July 8, 1881.]

President, GEO. WEYENBERG, Route 11, Kaukauna, Wis.  
 Secretary, WM. GREENEN, Kimberly, Wis.  
 Express office of the Secretary, Kimberly, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$37 31
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	481 93
Sum of both amounts.....	<u>\$578 34</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$125.00 losses occurring in previous years).....	\$458 75
Interest .....	10 90
Paid as salaries and compensation to president, \$3.00; secretary, \$25.00; treasurer, \$5.00; directors, \$6.00.....	39 00
Paid as compensation to agents .....	52 80
All other disbursements. Office rent, \$3.00; stationery, \$2.75; adjusting losses, \$2.00..	<u>7 75</u>
Total disbursements.....	568 30
Balance .....	<u><u>\$10 04</u></u>

## ASSETS.

Cash in company's office, or in hands of secretary.....	<u><u>\$10 04</u></u>
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## LIABILITIES.

Borrowed money unpaid.....	<u><u>\$350 00</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	285	\$352,222 00
Written and renewed during the year.....	67	83,839 00
Total .....	352	\$436,062 00
Deduct those expired and cancelled.....	65	69,375 00
In force at the end of the year.....	287	\$366,677 00
Amount of losses paid since organization.....		\$6,420 28
Average insurance in force per policy.....		1,277 62

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Van Den Broek, Kaukauna, Freedom, Grand Chute, Buchanan.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$1,200; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Secretary, \$1,000; treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? 50c per \$100 for 5 years.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? 80 cents per policy.

What kinds of property does your company insure? Farm property only.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

BRISTOL, DANE COUNTY.

[Organized or incorporated April 14, 1875; commenced business July 14, 1875.]

President, JOS. SCHMITT, Sun Prairie, Wis.  
 Secretary, N. S. DAVISON, Sun Prairie, Wis.  
 Express office of Secretary, Sun Prairie, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$348 15

## INCOME DURING YEAR.

Cash received for premiums or assessments	\$1,325 25	
Cash received from all other sources. Applications, \$100.00; policies, \$190.00; assignments, \$1.00; 1904 assessment, 68c.	201 68	
Total income during the year.....		1,526 93
Sum of both amounts.....		<u>\$1,875 08</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,131 20	
Payments returned on cancelled policies....	10 97	
Paid as compensation. Secretary.....	109 00	
Paid as compensation to agents.....	100 00	
Paid as collection of assessments.....	21 68	
All other disbursements. Printing, \$5.75; postage and stationery, \$4.14; adjusting losses year 1905, \$2.96.....	12 85	
Total disbursements .....		1,376 70
Balance .....		<u>\$498 38</u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$470 98
Other assets. Assessments not collected.....	27 40
Total assets .....	<u>\$498 38</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	318	\$723,015 00
Written and renewed during the year.....	100	240,605 09
<b>Total</b> .....	<b>418</b>	<b>\$963,620 00</b>
Deduct those expired and cancelled.....	100	224,255 00
<b>In force at the end of the year.....</b>	<b>318</b>	<b>\$739,365 00</b>
<b>Amount of losses paid since organization.....</b>		<b>\$9,583 40</b>
<b>Average insurance in force per policy .....</b>		<b>2,300 90</b>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Bristol, York, Sun Prairie, Burke and Windsor.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

What is the rate of premium (or advance assessment charged? One mill.

What is the amount of policy fee charged? \$1.00 for policy.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 1½ mills.

What compensation do agents receive? \$1.00 for application.

What kinds of property does your company insure? Farm property, and isolated buildings.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

FARMERS MUTUAL FIRE INSURANCE COMPANY,  
BURLINGTON, RACINE COUNTY.

[Organized or incorporated September 6, 1875; commenced business  
December 1, 1875.]

President, T. H. MARSLAND, Burlington, Wis.  
Secretary, D. A. WARREN, Burlington, Wis., R. R. 19.  
Express office of the Secretary, Burlington, Wis.

BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$408 33
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INCOME DURING YEAR.

Cash received for premiums or assessments.....	460 49
Sum of both amounts .....	<u>\$868 88</u>

DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$152 00
Paid as salaries and compensation to president, \$23.70; secretary, \$94.95; directors, \$24.80 .....	143 45
Printing .....	38 00
Postage and stationery.....	5 72
Hall rent .....	5 00
Total disbursements .....	<u>344 17</u>
Balance .....	<u><u>\$524 71</u></u>

ASSETS.

Cash belonging to company, in hands of treasurer.....	<u><u>\$524 71</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	550	\$1,023,605 00
Written and renewed during the year.....	118	219,925 00
<b>Total</b> .....	<b>668</b>	<b>\$1,243,530 00</b>
Deduct those expired and cancelled.....	108	176,380 00
<b>In force at the end of the year.....</b>	<b>560</b>	<b>\$1,067,150 00</b>
Amount of losses paid since organization.....		\$24,349 27
Average insurance in force per policy.....		1,905 62

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Burlington, Racine county, Wheatland and Randall, Kenosha county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$400.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? Two-tenths of one per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? Policy fee.

What kinds of property does your company insure? Farm.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

BURNETT AND BEAVER DAM, DODGE COUNTY.

[Organized or incorporated April 14, 1875; commenced business March 27, 1876.]

President, E. H. BAYER, Burnett Junction, Wis.  
 Secretary, A. E. BAKER, Beaver Dam, Wis.  
 Express office of the Secretary, Beaver Dam, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$498 09
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	400 86
Sum of both amounts.....	<u>\$898 95</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$223 63
Paid as salaries and compensation to president, \$10.00; secretary, \$50.00.....	60 00
Paid as compensation to agents.....	108 50
All other disbursements. Adjustors, \$8.25; printing and supplies, \$13.75; tax to fire department, 45c .....	22 45
Total disbursements .....	<u>414 58</u>
Balance .....	<u><u>\$484 37</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$184 37
Furniture, fixtures and safes, \$15.00;; supplies, \$10.00.	25 00
Total assets .....	<u><u>\$509 37</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	506	\$962,754 00
Written and renewed during the year.....	121	247,345 00
Total .....	627	\$1,210,099 00
Deduct those expired and cancelled .....	120	197,518 00
In force at the end of the year.....	507	\$1,012,581 00
Amount of losses paid since organization.....		\$13,792 69
Average insurance in force per policy.....		1,996 20

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Beaver Dam and Burnett.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 1 mill.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. General expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 for original; 50c for additional.

What kinds of property does your company insure? Farm, isolated city and village, cheese and butter factories, churches, school houses, country stores, real and personal.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? No limit.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

## CENTER, ROCK COUNTY.

[Organized or incorporated June 18, 1872; commenced business  
June 29, 1872.]

President, JOHN P. GOLDSMITH, Evansville, Wis., R. 17.

Secretary, C. H. WHITMORE, Evansville, Wis., R. 17.

Express office of the secretary, Footville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$371 91

## INCOME DURING YEAR.

Cash received for premiums or assessments. \$4,529 49  
Cash received as borrowed money..... 1,000 00  
Cash received from all other sources: Policy fees ..... 87 00

Total income during the year..... 5,616 49

Sum of both amounts..... \$5,988 40

## DISBURSEMENTS DURING YEAR.

Amount paid for losses..... \$5,378 30  
Payments returned on cancelled policies.... 64 40  
Paid as salaries and compensation to secretary and treasurer..... 75 00  
Paid as compensation to agents..... 3 00  
All other disbursements: Rent of hall, \$5; postage, printing and stationery, \$12.00... 17 00

Total disbursements ..... 5,537 70

Balance ..... \$450 70

## ASSETS.

Cash belonging to company, in hands of treasurer.... \$450 70  
Other assets: Uncollected cash premiums and policy fees for 1906 ..... 69 71  
Amount of assessments levied, not yet collected..... 51 62

Total assets ..... \$572 03

## LIABILITIES.

Amount of unpaid losses.....	\$5 00
Amount due for salaries and commissions.....	130 00
Borrowed money unpaid, \$1,000.00, interest on same \$30.	1,030 00
All other accounts, bills, etc., remaining unpaid: Rent of hall, \$5.00; postage, printing and stationery, \$10.40.	15 40
Total liabilities .....	<u>\$1,180 40</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	267	\$479,372 00
Written and renewed during the year.....	87	182,251 00
Total .....	354	\$661,623 00
Deduct those expired and cancelled.....	89	147,659 00
In force at the end of the year.....	265	<u>\$513,964 00</u>
Amount of losses paid since organization.....		\$17,451 31
Average insurance in force per policy.....		1,939 49

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Center, Magnolia, Plymouth, Rock, Janesville, Porter, Fulton, Spring Valley and Union.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? Years, five.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? Five mills.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? .0075.

What compensation do agents receive? \$1.00.

What kinds of property does your company insure? Farm property and churches.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

FARMERS MUTUAL FIRE INSURANCE COMPANY,  
CLARNO, GREEN COUNTY.

[Organized or incorporated February 16, 1874; commenced business  
March 24, 1874.]

President, GEORGE W. EATON, Monroe, Wis.  
Secretary, E. A. HUFFMAN, Monroe, Wis.  
Express office of the secretary, Monroe, Green Co., Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$990 09
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## INCOME DURING YEAR.

Cash received for premiums.....	\$740 36
Cash received as interest.....	13 48
Cash received from all other sources: Col- lected from unpaid assessment of last year .....	122 16
Total income during the year.....	876 00
Sum of both amounts.....	\$1,866 09

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$334.44 losses occurring in previous years).....	\$1,262 49
Paid as salaries and compensation to presi- dent, \$8.50; secretary, \$10.00; treasurer, \$3.00; directors, \$6.00.....	27 50
Paid as compensation to agents.....	370 18
Paid for collection of assessments.....	2 00
All other disbursements: Expenses of sec- retary's office, etc. ....	10 00
Total disbursements .....	1,672 17
Balance .....	\$193 92

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$193 92
Other assets: Safe, \$25.00; books, blanks and station- ery, \$35.00 .....	60 00
Total assets .....	\$253 92

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	786	\$1,500,895 00
Written and renewed during the year.....	165	377,940 00
Total .....	951	\$1,878,835 00
Deduct those expired and cancelled.....	159	306,760 00
In force at the end of the year.....	792	\$1,572,075 00
Amount of losses paid since organization.....		\$1,846,260 00
Average insurance in force per policy.....		1.972 31

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Cadiz, Clarno, Jefferson, Jordan, Monroe and Sylvester.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,000.00, radius 100 feet; years. 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$50.00; treasurer, \$3,000.00.

What is the rate of premium (or advance assessment) charged? 20 cents on \$1 00.

What is the amount of policy fee charged? 50 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? 50 per cent. of premiums.

What kinds of property does your company insure? Farm buildings and contents, live stock, school houses, churches, dwellings and cheese factories.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? No limit.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

DOVER AND NORWAY, RACINE COUNTY.

[Organized or incorporated March, 1872; commenced business  
March, 1872.]

President, FRANK COX, Kansasville, Wis.  
Secretary, CHAS. E. APPLE, Waterford, Wis.  
Express office of the secretary, Kansasville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$708 67
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	477 33
Sum of both amounts .....	<u>\$1,186 00</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$128 38
Paid as salaries and compensation to president, \$15.00; secretary, \$50.00; directors, \$14.00 .....	79 00
Paid as compensation to agents.....	101 00
All other disbursements: Printing, postage and stationery, adjusting losses.....	51 50
Total disbursements .....	<u>359 88</u>
Balance .....	<u><u>\$826 12</u></u>

## ASSETS.

Cash deposited in State Bank of Waterford.....	<u><u>\$826 12</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	385	\$774,844 00
Written and renewed during the year.....	101	196,440 00
Total .....	486	\$971,284 00
Deduct those expired and cancelled.....	83	154,580 00
In force at the end of the year.....	403	\$816,704 00
Amount of losses paid since organization.....		\$13,233 93
Average insurance in force per policy.....		2,000 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Dover and Norway.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? Years, 5.

Has the company re-insured any of its risks in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each? Phoenix.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$3,000.00.

What is the rate of premium (or advance assessment) charged? Two per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

What compensation do agents receive? \$1.00 per policy.

What kinds of property does your company insure? Farm buildings, churches, school houses and parsonages.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

FRANKLIN AND OAK CREEK, MILWAUKEE COUNTY.

[Organized or incorporated April 28, 1880; commenced business  
May 10, 1880.]

President, PETER JEORG, South Milwaukee, Wis.  
Secretary, CHAS. KOEHNE, Oakwood, Wis., R. 18.  
Express office of the secretary, Oakwood, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$604 77
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$2,270 65	
Cash received as borrowed money.....	878 50	
Cash received from all other sources: Un- collected pro rata 3 mill assessment, 1905.	19 28	
Total income during the year.....	3,168 43	
Sum of both amounts.....	\$3,773 20	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,724 01	
Borrowed money, \$878.50 and interest, \$10.99 repaid .....	889 49	
Paid as salaries and compensation to presi- dent, \$42.60; secretary, \$150.00. treasurer, \$6.39; directors, \$120 .....	318 99	
All other disbursements: Stationery, stamps, etc. ....	24 70	
Total disbursements .....	2,957 19	
Balance .....	\$816 01	

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$816 01
Furniture, fixtures and safes, \$90.00; supplies, \$5.00....	95 00
Total assets .....	\$911 01

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	830	\$1,865,835 85
Written and renewed during the year.....	213	467,044 45
Total .....	1,043	\$2,332,880 30
Deduct those expired and cancelled.....	162	422,388 45
In force at the end of the year.....	881	\$1,910,491 85
Amount of losses paid since organization.....		\$42,766 32
Average insurance in force per policy.....		2,168 55

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

In Towns of Franklin and Oak Creek.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; years, five.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? None.

What is the amount of policy fee charged? \$2.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? General expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One mill.

What compensation do agents receive? \$1.00 per application.

What kinds of property does your company insure? Farm property, churches, school houses, country hotels, blacksmith shops and creameries.

At what distance from other hazards must a risk be situated to be insured by the company? 150 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

GENEVA, WALWORTH COUNTY.

[Organized or incorporated February, 1876; commenced business  
April 1, 1876.]

President, JAMES G. ALLEN, Lake Geneva, Wis.  
Secretary, JAMES E. BRETT, Springfield, Wis.  
Express office of the secretary, Springfield, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$500 00
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	4,065 70
Sum of both amounts.....	<u>\$4,565 70</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$18.80 losses occurring in previous years).....	\$3,869 80
Interest .....	23 27
Paid as salaries and compensation to secre- tary, \$133.70; treasurer, \$65.00; directors, \$145.91 .....	344 61
All other disbursements: Rent, \$25.00; printing, \$32.00; postage, \$25.25; sun- dries, \$7.24 .....	89 49
Total disbursements .....	<u>4,327 17</u>
Balance .....	<u><u>\$238 53</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$238 53
Amount of assessments levied, not yet collected.....	300 00
Supplies .....	20 00
Total assets .....	<u><u>\$558 53</u></u>

## LIABILITIES.

Amount of losses due and unpaid (No. 2).....	<u><u>\$239 04</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	779	\$1,388,055 00
Written and renewed during the year.....	208	433,150 00
Total .....	987	\$1,821,205 00
Deduct those expired and cancelled.....	195	358,435 00
In force at the end of the year.....	792	\$1,462,770 00
Amount of losses paid since organization .....		\$44,801 01
Average insurance in force per policy.....		1,846 93

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Geneva, Lyons, Linn, Delavan, Bloomfield, Lafayette in Walworth county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$3,000.00.

What is the rate of premium (or advance assessment) charged? 1 mill.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2½ mills.

What compensation do agents receive? Policy fee.

What kinds of property does your company insure? Farm and detached buildings.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 60 feet.

FARMERS MUTUAL FIRE INSURANCE COMPANY,  
GREENFIELD, MILWAUKEE COUNTY.

[Organized or incorporated June 15, 1878; commenced business June 22, 1878.]

President, J. H. COOPER, R. R. No. 14, Wauwatosa, Wis.  
Secretary, LOUIS FULDNER, Station D. R. R. No. 3, Milwaukee, Wis.  
Express office of the Secretary, Layton Park, Milwaukee Co., Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$965 68
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## INCOME DURING YEAR.

Cash received for premiums.....	\$422 14
Cash received as interest.....	20 58
Total income during the year.....	442 72
Sum of both amounts.....	\$1,408 40

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$281 00
Paid as salaries and compensation to president, \$4.00; secretary, \$27.50; treasurer, \$28.17; directors, \$48.00.....	107 67
All other disbursements: Printing, \$44.00; postal cards, \$3.50; post stamps, \$11.28; stationery, \$3.00 .....	61 78
Total disbursements .....	450 45
Balance .....	\$357 95

## ASSETS.

Cash deposited in First National Bank.....	\$957 95
Furniture, fixtures and safes.....	50 00
Total assets .....	\$1,007 95

## LIABILITIES.

Amount of losses resisted by order of Circuit Court in garnishment .....	\$400 00
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RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	619	\$1,976,685 00
Written and renewed during the year.....	119	217,605 00
Total .....	738	\$1,294,290 00
Deduct those expired and cancelled.....	126	222,745 00
In force at the end of the year.....	612	\$1,071,545 00
Amount of losses paid since organization.....		\$25,634 16
Average insurance in force per policy.....		1,750 89

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Greenfield, Milwaukee county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 2 mills on a dollar.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. For incidental expenses if necessary.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? Directors act as agents and receive \$2.00 per day for actual service performed for the company and \$1.00 for each application taken.

What kinds of property does your company insure? All farm buildings, churches, school houses, dwelling houses and all kinds of personal property not too hazardous.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? At any distance but classified in proportion to such distance.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

HARMONY, ROCK COUNTY.

[Organized or incorporated June, 1872; commenced business July, 1872.]

President, G. R. BARKER, Janesville, Wis.

Secretary, W. A. McEWAN, Milton, Wis.

Express office of the Secretary is located at Milton, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$149 71
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$3,504 69
Cash received from all other sources: Policy fees, \$312.00; transfer fees, \$8.50.....	320 50
<b>Total income during the year.....</b>	<b>3,825 19</b>
<b>Sum of both amounts .....</b>	<b>\$3,974 90</b>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$816 93
Payments returned on cancelled policies ..	35 59
Borrowed money, \$1,000 and interest, \$70.00 repaid .....	1,070 00
Paid as salaries and compensation to president, \$10.00. secretary, \$179.16; treasurer, \$30.00; directors, \$65.37 .....	284 53
Paid as compensation to agents .....	312 00
Paid for collection of assessments .....	25 30
All other disbursements: office rent \$20.25; printing, postage and stationery, \$41.24; moving safe, \$12.00; reinsurance, \$18.50 .....	91 93
<b>Total disbursements .....</b>	<b>2,636 40</b>
<b>Balance .....</b>	<b>\$1,338 50</b>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$1,338 50
Amount of assessments levied, not yet collected .....	52 72
Furniture, fixtures and safes, \$50.00; supplies, \$25.00 .....	75 00
<b>Total assets .....</b>	<b>\$1,466 22</b>



RISKS.		
	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	795	\$1,360,215 00
Written and renewed during the year .....	208	389,120 00
Total .....	1,003	\$1,749,335 00
Deduct those expired and cancelled .....	161	254,945 82
In force at the end of the year .....	842	\$1,494,389 18
Amount of losses paid since organization .....		\$36,753 51
Average insurance in force per policy .....		\$1,599 98+

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Union, Porter, Fulton, Milton, Lima, Magnolia, Center, Janesville, Harmony, Johnstown, La Prairie.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000; five years.

Has the company re-insured any of its risks in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. \$3,000. in Mutual Fire Insurance Company of La Prairie; \$1,300. in Farmers Mutual Fire Insurance Company of Union.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Secretary, \$1,000; treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged?

Two mills on dwelling and farm buildings, on churches, school houses, society or town halls, four mills.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One mill.

What compensation do agents receive? \$1.50 per policy.

What kinds of property does your company insure? Farm buildings, city and village, dwelling and personal property connected therewith, country churches, school houses, society or town halls.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? In the city of Janesville 20 ft.; other cities or villages in our territory, 30 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

JOHNSTOWN, ROCK COUNTY.

[Organized or incorporated April 8, 1875; commenced business Sept. 13, 1875.]

President, P. J. McFARLANE, Milton, Wis.  
 Secretary, WILL R. PEMBER, Janesville, Wis.  
 Express office of the Secretary is located at Janesville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$453 39
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	993 63
Sum of both amounts .....	<u>\$1,447 02</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,000.00 losses occurring in previous years) ....	\$1,117 41
Paid as salaries and compensation to president, \$10.00; secretary, \$10.00; directors, \$2.00 .....	22 00
All other disbursements: Adjusting loss, \$4.00; printing and postage, \$3.50; hall rent, \$2.50 .....	<u>10 00</u>
Total disbursements.....	<u>1,149 41</u>
Balance .....	<u><u>\$297 61</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	<u><u>\$297 61</u></u>
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RISKS.		No.	Amount.
In force on the 31st day of December of the preceding year .....	177	\$306,655 00	
Written and renewed during the year .....	21	43,600 00	
Total .....	198	\$350,255 00	
Deduct those expired and cancelled .....	30	46,050 00	
In force at the end of the year .....	168	\$304,205 00	
Amount of losses paid since organization .....		\$9,517 63	
Average insurance in force per policy .....		\$1,810 00	

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Town of Johnstown, Rock county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? Two mills.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Reasonable amount for expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 per policy.

What kinds of property does your company insure? Farm and village property, live stock, hay and fodder, grain, farm machinery, household furniture, etc.

What is the highest per cent. of the value of the property that the company insures? Two-thirds estimated value.

At what distance from other hazards must a risk be situated to be insured by the company? 60 and 100 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

KOSHKONONG AND COLDSPRING, JEFFERSON COUNTY.

[Organized or incorporated October 28, 1873; commenced business  
October 28, 1873.]

President, J. W. COOPER, Whitewater, Wis.

Secretary, J. P. GALLOWAY, Ft. Atkinson, Wis.

Express office of the Secretary is located at Whitewater, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$243 36
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	1,351 82
Sum of both amounts .....	<u>\$1,595 18</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,207 00
Payments returned on cancelled policies...	10 30
Paid as salaries and compensation to president, \$4.00; secretary, \$27.70; directors, \$50.25 .....	81 95
All other disbursements: printing, \$12.56; incidentals, \$3.47; committee, \$2.00.....	18 03
Total disbursements .....	<u>1,317 28</u>
Balance .....	<u><u>\$277 90</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	<u><u>\$277 90</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	231	\$437,282 09
Written and renewed during the year .....	43	109,945 00
Total .....	274	\$547,227 00
Deduct those expired and cancelled .....	49	95,974 50
In force at the end of the year .....	225	\$451,252 50
Amount of losses paid since organization .....		\$18,756 47
Average insurance in force per policy .....		\$2,000 55

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Koshkonong, Coldspring, Palmyra, Hebron, Jefferson, Oakland and Sumner, in Jefferson county; Whitewater in Walworth county; Lima and Milton, in Rock county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? No.

What is the rate of premium (or advance assessment) charged? Two mills.

What is the amount of policy fee charged? 50c.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments?  $2\frac{1}{2}$  mills.

What compensation do agents receive? 75c a policy.

What kinds of property does your company insure? Farm property and school houses.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? Not stated.

**FARMERS MUTUAL FIRE INSURANCE COMPANY,**  
**LEWISTON, DOUGLAS AND NEW HAVEN, COLUMBIA, MAR-**  
**QUETTE AND ADAMS COUNTIES.**

[Organized or incorporated, April 16, 1895; commenced business,  
 April 16, 1895.]

President, **FREDERICK DAVIS**, Portage, Wis., R. F. D. No. 5.  
 Secretary, **J. S. GAY**, Endeavor, Wis., R. F. D. No. 2.  
 Express office of the Secretary is located at Endeavor, Wis.

**BALANCE SHEET.**

Balance on hand December 31st of previous year .....	\$304 87
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**INCOME DURING YEAR.**

Cash received for assessments for 1905 ....	\$123 39
Cash received as premium .....	115 00
Cash received as borrowed money .....	275 00
Cash received from all other sources: As-	
essment 1906 .....	766 83
<b>Total income during the year .....</b>	<b>1,280 22</b>
<b>Sum of both amounts .....</b>	<b>\$1,585 09</b>

**DISBURSEMENTS DURING YEAR.**

Amount paid for losses .....	\$439 00
Borrowed money, \$508.43; and interest,	
\$22.75 repaid; .....	531 18
Paid as salaries and compensation to presi-	
dent, \$5.00; secretary, \$100.00; treasurer,	
\$15.00; commission directors, \$47.75; ..	167 75
All other disbursements: Desk, \$16.83;	
postage, \$9.97; printing, \$27.25; hall, \$3.00	
hall rent \$3.00; printing \$1.50 (1905) ....	61 55
<b>Total disbursements .....</b>	<b>1,199 48</b>
<b>Balance .....</b>	<b>\$385 61</b>

**ASSETS.**

Cash belonging to company, in hands of	
treasurer .....	\$385 61
Furniture, fixtures and safes, \$40.00; sup-	
plies, \$25.00; .....	65 00
<b>Total assets .....</b>	<b>\$450 61</b>

## RISKS.

	No.	Amounts.
In force on the 31st day of December of the preceding year .....	590	\$804,968 00
Written and renewed during the year .....	115	172,440 00
Total .....	705	\$977,408 00
Deduct those expired and cancelled .....	121	143,893 00
In force at the end of the year .....	584	\$833,515 00
Amount of losses paid since organization .....		\$8,434 00
Average insurance in force per policy .....		\$1,429 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Westfield, Moundville, Oxford, Douglas, Marquette county; Lewiston, Newport, Columbia county; New Haven, Jackson, New Chester, Del Prairie, Adams county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Only one fund.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? \$.001.

What compensation do agents receive? \$1.00.

What kinds of property does your company insure? Farm.

What is the highest per cent. of the value of the property that the company insures? 60 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

## MARCELLON, COLUMBIA COUNTY.

[Organized or incorporated, June 21, 1889; commenced business,  
August 11, 1889.]

President, THOMAS KEARNS, Montello, Wis., R. F. D., No. 1.

Secretary, J. B. JERRED, Portage, Wis., R. F. D., No. 1.

Express office of the Secretary is located at Portage, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year ..... \$375 44

## INCOME DURING YEAR.

Cash received for premiums or assessments \$2,440 22

Cash received as borrowed money ..... 659 50

Cash received from all other sources:

Policy fees, \$190.00; penalties, \$3.49 .... 193 49

Total income during the year..... 3,293 21

Sum of both amounts ..... \$3,668 65

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$6.66  
losses occurring in previous years) ..... \$1,985 28

Payments returned on cancelled policies .. 7 10

Borrowed money, \$659.50 and interest,  
\$11.77 repaid ..... 671 27

Paid as salaries and compensation to presi-  
dent, \$5.00; secretary, \$45.00; directors,  
\$44.00; ..... 94 00

Paid as compensation to agents ..... 64 50

All other disbursements: Adjusting losses,  
\$26.00; making assessment, \$20.00; post-  
age, \$11.14, postal cards, \$12.17; printing,  
\$10.50; hall rent, \$5.00; stationery, \$3.00;  
treasurer making report, \$2.00; ..... 87 11

Total disbursements ..... \$2,909 26

Balance ..... \$759 39

## ASSETS.

Cash belonging to company, in hands of  
treasurer ..... \$759 39

Amount of assessments levied, not yet col-  
lected ..... 93 28

Furniture, fixtures and safes, \$18.00; sup-  
plies, \$4.00; ..... 22 00

Total assets ..... \$874 67



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	570	\$842,636 00
Written and renewed during the year .....	129	206,095 00
Total .....	699	\$1,048,731 00
Deduct those expired and cancelled .....	117	165,135 00
In force at the end of the year .....	582	\$883,596 00
Amount of losses paid since organization .....		\$11,410 78
Average insurance in force per policy .....		1,518 20

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Marcellon, Fort Winnebago and Lewiston in the county of Columbia; Buffalo, Moundville, Packwaukee and Montello in the county of Marquette.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Secretary, none; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? None.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Any sum needed for expenses of the company.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? Three mills on a dollar.

What compensation do agents receive? \$.50 for each application written.

What kinds of property does your company insure? Farm property, school houses, churches and society halls.

What is the highest per cent. of the value of the property that the company insures? 75 per cent on buildings and 66 2-3 per cent on personal property.

At what distance from other hazards must a risk be situated to be insured by the company? No limit.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

## MENOMONIE, DUNN COUNTY.

[Organized or incorporated, October 16, 1875; commenced business,  
January 17, 1876.]

President, J. B. CHICKERING, Menomonie, Wis.

Secretary, W. H. LANDON, Menomonie, Wis.

Express office of the Secretary is located at Menomonie, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$6,672 95
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## INCOME DURING YEAR.

Cash received for assessments .....	6,796 74
Cash received as interest .....	75 00
Cash received from all other sources:	
Fees on policies .....	1,843 48
Total income during the year.....	8,715 22
Sum of both amounts .....	\$15,388 17

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$6,998 75
Paid as salaries and compensation to president, \$25.00; secretary, \$700.00; directors, \$36.00 .....	761 00
All other disbursements: adjusting losses, \$171.60; postage, exchange, express, \$47.70; office rent, \$50.00; blanks and stationery, \$23.25; printing and advertising, \$31.40 .....	323 95
Total disbursements .....	8,083 70
Balance .....	\$7,304 47

## ASSETS.

Cash deposited in First National, Menomonie.....	\$1,230 38
Cash be'onging to company, in hands of treasurer....	2,974 09
Loans on notes .....	4,000 00
Amount of assessments levied, not yet collected .....	107 72
Furniture, fixtures and safes, \$50.00; supplies, \$5.00...	55 00
Total assets .....	\$7,467 19

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	2,694	\$3,193,150 09
Written and renewed during the year .....	617	921,738 00
Total .....	3,311	\$4,114,888 09
Deduct those expired and cancelled .....	478	620,625 00
In force at the end of the year .....	2,833	\$3,494,263 00
Amount of losses paid since organization .....		\$103,676 10
Average insurance in force per policy .....		\$1,233 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Colfax, Dunn, Eau Galle, Elk Mound, Grant, Hay River, Menomonie, Lucas, New Haven, Otter Creek, Peru, Red Cedar, Rock Creek, Sand Creek, Sherman, Sheridan, Spring Brook, Stanton, Tainter, Tiffany, Weston and Wilson all in Dunn county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,900; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$10,000.

What is the rate of premium (or advance assessment) charged? None.

What is the amount of policy fee charged? .002 on \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? .00207.

What compensation do agents receive? \$1.00 per policy.

What kinds of property does your company insure? All kinds of farm property, school houses, halls and churches.

What is the highest per cent. of the value of the property that the company insures? Two-thirds on building, full value on personal property.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet when insurance amounts to \$3,900, 100 feet for less amounts.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

MUKWONAGO, WAUKESHA COUNTY.

[Organized or incorporated January, 1874; commenced business February 14, 1874.]

President, W. H. STOCKMAN, Mukwonago, Wis.

Secretary, A. J. BOSS, Mukwonago, Wis.

Express office of the Secretary is located at Mukwonago, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$2,347 57
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## INCOME DURING YEAR.

Cash received for premiums .....	\$765 36	
Cash received as interest .....	48 15	
Cash received from all other sources: 1905 assessment .....	60 39	
		<hr/>
Total income during the year.....	873 90	
		<hr/>
Sum of both amounts .....	\$3,821 47	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$125 37	
Payments returned on cancelled policies ..	36 73	
Paid as salaries and compensation to president, \$25.00; treasurer, \$10.00. directors, \$33.70 .....	68 70	
All other disbursements: postage and stationery, \$15.00; printing, \$19.40; hall rent, \$6.00 .....	40 40	
		<hr/>
Total disbursements .....	271 20	
		<hr/>
Balance .....	\$3,550 27	
		<hr/> <hr/>

## ASSETS.

Cash deposited in Bank of Eagle \$2,301.37; Citizens Bank of Mukwonago \$1,248.90 .....	\$3,550 27
Amount of assessments levied, not yet collected .....	29 14
Furniture, fixtures and safes, \$75.00; supplies, \$50.00..	125 00
	<hr/>
Total assets .....	\$3,704 41
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,167	\$1,415,695 00
Written and renewed during the year .....	304	382,380 00
Total .....	1,471	\$1,798,075 09
Deduct those expired and cancelled .....	267	307,985 00
In force at the end of the year .....	1,204	\$1,490,090 30
Amount of losses paid since organization .....		\$23,391 62
Average insurance in force per policy .....		\$1,237 +

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Mukwonago, Eagle, Genesee, Ottawa.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? Two mills.

What is the amount of policy and survey fee charged? \$1.50 paid to secretary by applicant.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? Secretary only agent.

What kinds of property does your company insure? Farm property, school houses and detached dwelling houses in villages.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? No limit.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

## NEWARK, ROCK COUNTY.

[Organized or incorporated March, 1874; commenced business April, 1874.]

President, JOHN G. BECK, Oxfordville, Wis.

Secretary, E. H. SKINNER, Beloit, Wis.

Express office of the Secretary is located at Beloit, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$194 72
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$3,524 67
Cash received as borrowed money .....	1,500 00
Cash received from all other sources: application fees .....	180 71

Total income during the year.....	5,205 38
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Sum of both amounts .....	\$5,400 10
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## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$967.00 losses occurring in previous years) ....	\$4,275 34
Borrowed money, \$700.90 and interest \$20.00 repaid .....	720 00
Paid as salaries and compensation to secretary, \$37.32; treasurer, \$69.16 .....	106 68
All other disbursements: to president, directors, committees settling losses, printing, postage, telephone bills, etc. ....	151 46

Total disbursements .....	5,253 48
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Balance .....	146 62
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## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$146 62
Amount of assessments levied, not yet collected .....	138 72
Furniture, fixtures and safes, \$40.00; supplies, \$20.00 ...	60 00
Other items: Due from agent application premiums.....	24 00

Total assets .....	\$369 34
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## LIABILITIES.

Borrowed money unpaid, \$800.00; interest on same, \$3.32	\$809 32
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**RISKS.**

	No.	Amount.
In force on the 31st day of December of the preceding year .....		\$1,191,215 00
Written and renewed during the year .....		217,015 00
<b>Total</b> .....		<b>\$1,408,420 00</b>
Deduct those expired and cancelled .....		163,990 00
<b>In force at the end of the year</b> .....		<b>\$1,244,240 00</b>
Amount of losses paid since organization .....		\$33,148 62
Average insurance in force per policy .....		\$1,990 +

**TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.**

Avon, Beloit, Center, Janesville, Newark, Rock, Spring Valley, Plymouth, County of Rock.

**MISCELLANEOUS QUESTIONS.**

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000 within a radius of 100 feet, five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5 000.

What is the rate of premium (or advance assessment) charged? 100 cents per hundred dollars.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? What is needed.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? Three mills.

What compensation do agents receive? \$1.00 per application.

What kinds of property does your company insure? Farm buildings and contents, hay and grain in stacks, live stock, country school houses and contents.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

NEW BERLIN, WAUKESHA COUNTY:

[Organized or incorporated, April 4, 1874; commenced business, May 23, 1874.]

President, ORVILLE EVANS, Wauwatosa, Wis., R. R. 14.  
 Secretary, WILLIAM LOOMIS, West Allis, Wis., R. R. 15.  
 Express office of the Secretary is located at West Allis, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$145 19
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	333 48
Sum of both amounts .....	<u>\$478 67</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$64 42
Paid as salaries and compensation to president, \$22.25; secretary, \$67.90; treasurer, \$28.60; directors, \$26.25; .....	145 00
All other disbursements: Postage, stationery, printing and blanks .....	26 54
Total disbursements .....	<u>235 96</u>
Balance .....	<u><u>\$242 71</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	<u><u>\$242 71</u></u>
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RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	363	\$598,602 00
Written and renewed during the year .....	192	158,181 00
<b>Total .....</b>	<b>470</b>	<b>\$756,783 00</b>
Deduct those expired and cancelled .....	83	125,944 00
<b>In force at the end of the year .....</b>	<b>387</b>	<b>\$630,839 00</b>
Amount of losses paid since organization .....		\$16,877 50
Average insurance in force per policy .....		\$1,630 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

New Berlin.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,500; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? \$.001.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What kinds of property does your company insure? Farm property, country hotels, stores, churches, school houses and blacksmith shops.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

OTSEGO, COLUMBIA COUNTY.

[Organized or incorporated, Feb. 21, 1876; commenced business, Feb. 21, 1876.]

President, THEO HENTON, Doylestown, Wis.

Secretary, C. W. GORMAN, Wyocena, Wis.

Express office of the Secretary is located at Wyocena, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$34 68
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	3,483 56
Sum of both amounts .....	<u>\$3,518 24</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$7.00 losses occurring in previous years) ....	\$571 50
Payments returned on cancelled policies ..	80
Borrowed money, \$1,000.00; and interest, \$21.38 repaid; .....	1,021 38
Paid as salaries and compensation to secretary, \$68.50; treasurer, \$64.00; directors, \$45.00; .....	177 50
All other disbursements: Adjusting committees, \$48.00; hall rent, \$2.00; postage and stationery, \$11.30; policy register, \$9.00; express charges, \$4.00; .....	<u>70 70</u>
Total disbursements .....	<u>1,841 88</u>
Balance .....	<u><u>\$1,676 36</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$1,676 36
Furniture, fixtures and safes, \$30.00; supplies, \$20.00; .....	<u>50 00</u>
Total assets .....	<u><u>\$1,726 36</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	701	\$1,080,235 00
Written and renewed during the year .....	194	311,570 00
Total .....	895	\$1,391,805 00
Deduct those expired and cancelled .....	201	258,760 00
In force at the end of the year .....	694	\$1,133,045 00
Amount of losses paid since organization .....		\$23,632 62
Average insurance in force per policy .....		\$1,632 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

· Otsego, Lowville, Wyocena, Springvale, Pacific, Leeds, De Korra.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One-tenth of one per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? If so, what amount and for what purpose? We have but one fund; into this all receipts are covered; and from this all expenses are paid.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? No the Statute provides for this. (Sec. 1935, Statutes of 1898.)

How many assessments have been levied by your company during the year? None, one levied last year has been collected.

What was the rate used in computing these assessments? Three mills.

What compensation do agents receive? \$1.00 for each application taken.

What kinds of property does your company insure? Farm property, detached dwelling houses and their contents, school houses in country districts.

What is the highest per cent. of the value of the property that the company insures? Buildings, 65 per cent; personal property full value.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

RIPON, FOND DU LAC COUNTY.

[Organized or incorporated March 26, 1874; commenced business  
March 26, 1874.]

President, B. PATCHETT, Ripon, Wis., R. 16.

Secretary, E. R. WILLIAMS, Brandon, Wis.

Express office of the Secretary is located at Brandon, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$779 97
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$3,982 76	
Cash received from all other sources: Policy fees .....	274 00	
		<hr/>
Total income during the year.....		4,256 76
		<hr/>
Sum of both amounts .....		\$5,036 73

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$393.06 losses occurring in previous years) ....	\$3,334 61	
Payments returned on cancelled policies ..	101 17	
Paid as salaries and compensation to president, \$72.00; secretary, \$148.00; treasurer, \$25.00; directors, \$50.00 .....	295 00	
Paid as compensation to agents .....	298 50	
Paid for collection of assessments .....	62 10	
All other disbursements. expense account, \$84.54; hall rent, \$6.00 .....	90 54	
Total disbursements .....		\$4,181 92
		<hr/>
Balance .....		\$854 81
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$854 81
Furniture, fixtures and safes .....	25 00
	<hr/>
Total assets .....	\$879 81
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,061	\$1,986,780 00
Written and renewed during the year .....	274	581,892 00
Total .....	1,335	\$2,568,672 00
Deduct those expired and cancelled .....	269	468,985 00
In force at the end of the year .....	1,066	\$2,099,687 00
Amount of losses paid since organization .....		\$56,330 63
Average insurance in force per policy .....		\$1,969 66

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Ripon, and Metomen, Fond du Lac county; Green Lake and Brooklyn, Green Lake county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

What is the rate of premium (or advance assessment charged? 15c per hundred.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? To pay all expenses of this company.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 1½ mills.

What compensation do agents receive? Policy fee.

What kinds of property does your company insure? All farm.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# FARMERS MUTUAL FIRE INSURANCE COMPANY, RUSK COUNTY.

[Organized or incorporated July 1, 1902; commenced business July 1, 1902.]

President, A. L. REIGLE, Ladysmith, Wis.

Secretary, F. S. McKEAN, Bruce, Wis.

Express office of the Secretary is located at Bruce, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$31 30
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## INCOME DURING YEAR.

Cash received for policy fee or assessments .....	\$877 02
Cash received as borrowed money .....	1,035 00
Cash received from all other sources. Membership fee, \$88.00; delinquent assessments of 1905 .....	458 08
<b>Total income during the year.....</b>	<b>2,458 50</b>
<b>Sum of both amounts .....</b>	<b>\$2,489 89</b>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$259.53 losses occurring in previous years) .....	\$818 03
Payments or dividends returned on policies still in force .....	12 81
Borrowed money, \$1,175.94 and interest, \$7.15 repaid .....	1,183 09
Paid as salaries and compensation to secretary, \$75.00; directors, \$154.14 .....	229 14
Paid as compensation to agents .....	88 00
Paid for collection of assessments .....	26 23
All other disbursements: printing, \$20.85; livery, \$5.00; legal service, \$59.18; stamps, \$23.13 .....	108 13
<b>Total disbursements .....</b>	<b>2,465 43</b>
<b>Balance .....</b>	<b>\$24 37</b>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$24 37
Amount of assessments levied, not yet collected.....	327 04
Agents' debit balances not secured by bonds.....	4 83
<b>Total assets .....</b>	<b>\$356 24</b>

## LIABILITIES.

Amount of losses adjusted, not due (No. 1).....	\$40 09
Borrowed money unpaid, \$325.00; interest on same, \$29.79	354 79
All other accounts, bills, etc., remaining unpaid. Due directors for services .....	3 91
Total liabilities .....	<u>\$398 70</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the pre-		
ceding year .....	379	\$294,622 00
Written and renewed during the year.....	62	41,872 00
Total .....	441	<u>\$339,554 00</u>
Deduct those expired and cancelled.....	82	60,798 00
In force at the end of the year.....	359	<u>\$278,756 09</u>
Amount of losses paid since organization.....		\$5,982 53
Average insurance in force per policy.....		776 57

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

All of Rusk county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? \$2.00.

What is the amount of policy fee charged? \$.001.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. One fund for all purposes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Two.

What was the rate used in computing these assessments? 3 mills and 1 mill.

What compensation do agents receive? Policy fee.

What kinds of property does your company insure? Farm property, country churches and schools and country store buildings.

What is the highest per cent of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

# FARMERS MUTUAL FIRE INSURANCE COMPANY, SPARTA, MONROE COUNTY.

[Organized or incorporated, June 22, 1875; commenced business, June 22, 1875.]

President, THOMAS HOBSON, Sparta, Wis.  
Secretary, K. W. THURSTON, Sparta, Wis.  
Express office of the Secretary is located at Sparta, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$377 13
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## INCOME DURING YEAR.

Cash received for assessments .....	\$5,748 35
Cash received as borrowed money .....	2,050 00
Cash received from all other sources: Cash premiums .....	276 73
<b>Total income during the year .....</b>	<b>8,975 38</b>
<b>Sum of both amounts .....</b>	<b>\$8,452 21</b>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$376.50 losses occurring in previous years) ....	\$5,183 45
Borrowed money, \$2,550.00 and interest, \$86.41 repaid .....	2,636 41
Paid as salaries and compensation to president, \$148.30; secretary, \$136.00; treasurer, \$10.00; directors, \$107.65; .....	401 95
Paid for collection of assessments .....	114 97
All other disbursements: Stationery, postage and printing, \$37.75; miscellaneous, \$16.77; .....	54 52
<b>Total disbursements .....</b>	<b>8,391 30</b>
<b>Balance .....</b>	<b>\$60 91</b>

## ASSETS.

Cash deposited in Monroe Co. Bank .....	\$60 91
Furniture, fixtures and safes, \$30.00; supplies, \$5.00 .....	35 00
<b>Total assets .....</b>	<b>\$95 91</b>

## LIABILITIES.

Amount due for salaries and commissions .....	\$20 00
Borrowed money unpaid .....	100 00
<b>Total liabilities .....</b>	<b>\$120 00</b>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	813	\$1,037,353 00
Written and renewed during the year .....	217	304,039 00
Total .....	1,030	\$1,341,392 00
Deduct those expired and cancelled .....	216	256,039 00
In force at the end of the year .....	814	\$1,085,353 00
Amount of losses paid since organization .....		\$37,323 38
Average insurance in force per policy .....		1,333 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Angelo, Adrian, Sparta, Leon, Wells, Jefferson, Portland, Little Falls, Lafayette, New Lyme.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000.00, within a radius of 100 feet; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One-tenth of one per cent.

What is the amount of policy fee charged? \$.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Necessary expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Two.

What was the rate used in computing these assessments? 7½ per cent on one, 12 per cent on premium notes.

What compensation do agents receive? \$1.00 for each risk written, paid by insured.

What kinds of property does your company insure? Strictly farm.

What is the highest per cent. of the value of the property that the company insures? 66 2-3 on real estate, full value on personal.

At what distance from other hazards must a risk be situated to be insured by the company? Not stated.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

SUGAR CREEK, WALWORTH COUNTY.

[Organized or incorporated February, 1873; commenced business  
March 1, 1873.]

President, JAMES E. LAUDERDALE, Elkhorn, Wis.  
Secretary, JAMES PARSONS, Elkhorn, Wis.  
Express office of the Secretary, Elkhorn, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$70 90

## INCOME DURING YEAR.

Cash received for premiums or assessments..... 5,832 85  
Sum of both amounts..... \$5,903 75

## DISBURSEMENTS DURING YEAR.

Amount paid for losses..... \$3,391 81  
Payments returned on cancelled policies... 109 32  
Paid as salaries and compensation to president, \$53.00; secretary, \$175.00; treasurer, \$37.50; directors, \$57.75..... 323 25  
All other disbursements: Postage, \$54.15; printing, \$40.00 ..... 94 15  
Total disbursements ..... 3,918 53  
Balance ..... \$1,985 22

## ASSETS.

Cash belonging to company, in hands of treasurer..... \$1,985 22  
Furniture, fixtures and safes, \$45.00; supplies, \$35.00... 80 00  
Other items ..... 110 17  
Total assets ..... \$2,098 39

## LIABILITIES.

Amount of losses resisted..... \$35 00  
All other accounts, bills, etc., remaining unpaid: Outstanding order ..... 7 50  
Total liabilities ..... \$42 50

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,290	\$2,566,674 00
Written and renewed during the year.....	358	730,800 00
Total .....	1,648	\$3,297,474 00
Deduct those expired and cancelled.....	335	607,249 00
In force at the end of the year.....	1,313	\$2,690,225 00
Amount of losses paid since organization.....		\$72,512 93
Average insurance in force per policy.....		2,048 15

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Sugar Creek, Lafayette, La Grange, Whitewater, Richmond, Darlen, Geneva and Troy.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000.00; years. 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One mill.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? Policy fee.

What kinds of property does your company insure? Farm property and detached dwellings.

What is the highest per cent. of the value of the property that the Company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? Not limited.

**FARMERS MUTUAL FIRE INSURANCE COMPANY,**  
**TOMAH, MONROE COUNTY.**

[Organized or incorporated September 1, 1874; commenced business  
 October 1, 1874.]

President, M. L. HINEMAN, Tomah, Wis.  
 Secretary, C. D. HALL, Tunnel City, Wis.  
 Express office of the Secretary, Tunnel City, Wis.

**BALANCE SHEET.**

Balance on hand December 31st of previous year.....	\$22 14
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**INCOME DURING YEAR.**

Cash received for premiums or assessments.....	3,543 22
	\$8,565 36
Sum of both amounts .....	

**DISBURSEMENTS DURING YEAR.**

Amount paid for losses.....	\$3,223 80
Borrowed money, \$500.00 and interest, \$10.00 repaid .....	510 00
Paid as salaries and compensation to president, \$50.50; secretary, \$240.10; treasurer, \$69.30 .....	359 90
Paid for collection of assessments.....	161 44
All other disbursements: Stationery, printing and postage.....	90 50
	4,345 64
Total disbursements .....	
Balance .....	\$4,219 72

**ASSETS.**

Cash deposited in Warrens Bank and Bank of Tomah...	\$4,219 72
Furniture, fixtures and safes, \$50.00; supplies, \$5.00....	55 00
	\$4,274 72
Total assets .....	

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,854	\$2,715,028 00
Written and renewed during the year.....	466	674,170 00
Total .....	2,320	\$3,389,198 00
Deduct those expired and cancelled.....	398	457,564 00
In force at the end of the year.....	1,922	\$2,931,634 00
Amount of losses paid since organization.....		\$63,646 16
Average insurance in force per policy.....		1,525 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Glendale, Clifton, Oakdale, Byron, Scott, Lincoln, La Grange, Tomah, Wilton, Wellington, Sheldon, Ridgeville, Adrian, Greenfield and Grant, in Monroe county; Fountain, Orange and Cutler, in Juneau county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000.00; years, five.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$600.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One mill on the dollar.

What is the amount of policy fee charged? 25 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Incidental expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Two.

What was the rate used in computing these assessments? 15c per \$100.00 on each assessment.

What compensation do agents receive? \$1.00 for each survey.

What kinds of property does your company insure? Farm property churches, school houses, creameries, cheese factories and town halls.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

TROY AND EAST TROY, WALWORTH COUNTY.

[Organized or incorporated July 3, 1875; commenced business  
September 1, 1875.]

President, ALEXANDER FRASER, Honey Creek, Wis.  
Secretary, PAUL SCHWARTZ, East Troy, Wis.  
Express office of the Secretary, Troy Center, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$1,036 62
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	2,475 41
Sum of both amounts.....	<u>\$3,512 03</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,607 58
Payments returned on cancelled policies....	51 34
Paid as salaries and compensation to secretary, \$63.00; directors, \$48.00.....	111 00
Paid as compensation to agents.....	148 66
Paid for collection of assessments.....	37 61
All other disbursements: Printing, \$20.80; rent, \$5.00; postage, \$6.00.....	31 80
Total disbursements .....	<u>1,987 99</u>
Balance .....	<u><u>\$1,524 04</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	<u><u>\$1,524 04</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	454	\$915,243 00
Written and renewed during the year.....	100	247,315 00
Total .....	554	\$1,162,558 00
Deduct those expired and cancelled.....	113	200,775 00
In force at the end of the year.....	441	\$961,783 00
Amount of losses paid since organization.....		\$19,936 24
Average insurance in force per policy.....		2,180 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Troy, East Troy, Spring Prairie, Lafayette.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; years. 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 2 mills.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? One-fourth of money received.

What kinds of property does your company insure? Farm property and village property, and co-operative creameries.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# FARMERS MUTUAL FIRE INSURANCE COMPANY, UNION, ROCK COUNTY.

[Organized or incorporated February 15, 1874; commenced business  
March 17, 1874.]

President, C. F. MILLER, Evansville, Wis.  
Secretary, W. W. GILLIES, Evansville, Wis.  
Express office of the Secretary, Evansville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$187 05

## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$2,565 55	
Cash received as policy fees.....	292 00	
Cash received as overdraft on treasury....	237 42	
Cash received from all other sources:		
Agents fees on additional insurance.....	11 75	
Cash received from assignment of policies..	15 00	
Cash received from hog being sold, hurt by lightning .....	8 28	
Total income during the year.....		3,130 00
Sum of both amounts.....		<u>\$3,317 05</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$885.00 losses occurring in previous years).....	\$2,220 18	
Payments returned on cancelled policies...	170 13	
Borrowed money, \$200.00 and interest, \$48.41 repaid .....	248 41	
Paid as salaries and compensation to presi- dent, \$24.75; secretary, \$107.85; directors, \$25.20 .....	157 80	
Paid as compensation to agents.....	449 75	
All other disbursements: Re-insurance...	17 28	
Office and hall rent.....	25 00	
Postage, printing and stationery.....	28 50	
Total disbursements .....		<u>\$3,317 05</u>

## ASSETS.

Furniture, fixtures and safes, \$75.00; supplies, \$50.00...	\$125 00
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## LIABILITIES.

Amount of losses reported, not adjusted.....	\$50 00
All other accounts, etc., remaining unpaid: Overdraft on treasury .....	237 42
Total liabilities .....	<u>\$287 42</u>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,177	\$2,268,218 37
Written and renewed during the year.....	292	513,110 00
<b>Total .....</b>	<b>1,469</b>	<b>\$2,781,428 37</b>
Deduct those expired and cancelled.....	255	466,344 27
<b>In force at the end of the year.....</b>	<b>1,214</b>	<b>\$2,315,084 10</b>
Amount of losses paid since organization.....		\$35,021 21
Average insurance in force per policy.....		1,915 22

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Albany, and Brooklyn, in Green county; Oregon, Rutland, and Dunkirk, in Dane county; Union, Porter, Fulton, Magnolia, Center, Janesville, and Spring Valley, in Rock county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? Unlimited; years, 5.

Has the company re-insured any of its risks in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each? \$2,500.00 in Oregon Mutual Fire Insurance Co. and \$11,311.66 in Farmers' Mutual Fire, Harmony.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Secretary, none; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One-half per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. All put in one fund.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.50 for each application.

What kinds of property does your company insure? All farm property.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

**FARMERS MUTUAL FIRE INSURANCE COMPANY,**  
**WALWORTH, WALWORTH COUNTY.**

[Organized or incorporated January, 1878; commenced business  
 February, 1878.]

President, C. S. DOUGLASS, Fontana, Wis.  
 Secretary, G. H. MERWIN, Walworth, Wis.  
 Express office of the Secretary, Walworth, Wis.

**BALANCE SHEET.**

Balance on hand December 31st of previous year.....	\$74 75
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**INCOME DURING YEAR.**

Cash received for premiums or assessments.	\$3,329 92
Cash received from all other sources:	
Transfers .....	14 00
	3,343 92
Total income during the year.....	3,343 92
Sum of both amounts.....	\$3,418 67

**DISBURSEMENTS DURING YEAR.**

Amount paid for losses.....	\$2,917 35
Payments or dividends returned on policies still in force .....	51 60
Paid as salaries and compensation to secretary, \$36.35; adjusters, \$23.00.....	59 35
Paid as compensation to agents.....	47 40
Paid for collection of assessments.....	59 42
All other disbursements: Incidentals, \$13.46; Walworth fire department for assistance, \$25.00 .....	38 46
Total disbursements .....	3,173 58
Balance .....	\$245 09

**ASSETS.**

Cash belonging to company, in hands of treasurer.....	\$245 09
Amount of assessments levied, not yet collected.....	20 19
Supplies .....	20 00
Total assets .....	\$285 28

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	464	\$688,245 00
Written and renewed during the year.....	89	134,770 00
Total .....	553	\$823,015 00
Deduct those expired and cancelled.....	93	136,938 00
In force at the end of the year.....	460	\$686,077 00
Amount of losses paid since organization.....		\$13,061 64
Average insurance in force per policy.....		1,451 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Walworth.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,375.00; years 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? .002.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments?  $4\frac{1}{2}$  mills.

What compensation do agents receive? \$2.00 per day.

What kinds of property does your company insure? Farm property and detached dwellings.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

WATERFORD, RACINE COUNTY.

[Organized or incorporated June, 1875; commenced business October, 1875.]

President, W. E. HOYT, Rochester, Wis.  
 Secretary, E. M. GROAT, Waterford, Wis.  
 Express office of the Secretary, Burlington, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$623 01
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$2,839 23
Cash received as borrowed money.....	200 00
Cash received from all other sources:	
Transfers .....	3 50
	<hr/>
Total income during the year.....	3,042 73
	<hr/>
Sum of both amounts.....	\$3,665 74

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,555 50
Borrowed money, \$200.00 and interest, \$7.00 repaid .....	207 00
Paid as salaries and compensation to president, \$20.00; secretary, \$68.00; directors, \$28.00 .....	116 00
Paid as compensation to agents.....	100 00
Paid for collection of assessments.....	45 78
All other disbursements: Appraisers \$7.00; postage, \$0.76; printing, \$17.75.....	25 51
	<hr/>
Total disbursements .....	3,049 79
	<hr/>
Balance .....	\$615 95
	<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$615 95
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year, 1905 .....	390	\$743,557 00
Written and renewed during the year, 1906 ...	108	219,930 00
<b>Total .....</b>	<b>498</b>	<b>\$963,487 00</b>
Deduct those expired and cancelled .....	117	183,777 00
<b>In force at the end of the year .....</b>	<b>381</b>	<b>\$779,710 00</b>
Amount of losses paid since organization .....		\$14,915 00
Average insurance in force per policy .....		\$2,046 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Waterford, Rochester.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Do not know.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? No.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{4}$  of 1 per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 3 mills.

What compensation do agents receive? \$1.00 each policy taken.

What kinds of property does your company insure? Farm property and detached dwellings and contents in villages.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# FARMERS MUTUAL FIRE INSURANCE COMPANY,

## WAUKESHA, WAUKESHA COUNTY.

[Organized or incorporated March 4, 1874; commenced business April 2, 1874.]

President, THOMAS B. AUDLEY, Pewaukee, Wis.  
 Secretary, A. V. B. DEY, Waukesha, Wis.  
 Express office of the Secretary, Waukesha, Wis.

### BALANCE SHEET.

Balance on hand December 31st of previous year..... \$177 63

### INCOME DURING YEAR.

Cash received for premiums or assessments \$3,378 61  
 Cash received from all other sources: Dis-  
 counting payment of loss..... 2 00

Total income during the year..... 3,589 61

Sum of both amounts..... \$3,758 24

### DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$20.00  
 losses occurring in previous years)..... \$3,115 75  
 Interest, \$17.06, repaid..... 47 06  
 Paid as salaries and compensation to presi-  
 dent, \$25.00. secretary, \$25.00; directors,  
 \$84.60 ..... 134 60  
 Paid for collection of assessments..... 50 00  
 All other disbursements: Hall for annual  
 meeting, \$2.00; examining committee,  
 \$2.00; office rent, \$12.00; postage stamps,  
 stationery and supplies for secretary's  
 office, \$80.82 ..... 96 82

Total disbursements ..... 3,444 23

Balance ..... \$314 01

### ASSETS.

Cash belonging to company, in hands of treasurer.... \$314 01  
 Amount of assessments levied, not yet collected..... 780 00  
 Furniture, fixtures and safes, \$100.00; supplies, \$30.00.. 130 00

Total assets ..... , \$1,224 01

### LIABILITIES.

Amount of losses due and unpaid (No. 1)..... \$670 00  
 Borrowed money unpaid..... 1,000 00

Total liabilities ..... \$1,670 00

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,536	\$3,280,749 00
Written and renewed during the year.....	308	750,351 00
<b>Total .....</b>	<b>1,844</b>	<b>\$4,031,100 00</b>
Deduct those expired and cancelled.....	318	676,583 07
<b>In force at the end of the year.....</b>	<b>1,526</b>	<b>\$3,354,517 00</b>
Amount of losses paid since organization.....		\$111,797 18
Average insurance in force per policy.....		2,198 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Waukesha, Pewaukee, Delafield, Brookfield, Merton, Ottawa, Genesee, New Berlin, Lisbon.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? One-tenth of 1 per cent.

What is the amount of policy fee charged? \$1.00 for each policy.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. For all expenses of the company.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One-tenth of 1 per cent.

What compensation do agents receive? \$1.00 for each application taken.

What kinds of property does your company insure? All kinds of farm property, isolated dwellings and contents, school houses, outside of incorporated villages.

What is the highest per cent of the value of the property that the company insures? 66 2-3 per cent on buildings and full value on personal property.

At what distance from other hazards must a risk be situated to be insured by the company? 50 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

## WAUWATOSA, MILWAUKEE COUNTY.

[Organized or incorporated January 16, 1880; commenced business  
January, 30, 1880.]

President, H. L. MOORE, Wauwatosa, Wis.  
Secretary, A. W. SMITH, Wauwatosa, Wis.  
Express office of the Secretary, Wauwatosa, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year....	\$3,038 03
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$153 80
Cash received from all other sources:	
185 applications at \$2.00.....	370 00
	<hr/>
Total income during the year.....	523 80
	<hr/>
Sum of both amounts .....	\$3,621 83

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,242.00 losses occurring in previous years).....	\$1,372 05
Paid as compensation to agents (agents are directors) .....	380 60
Paid for collection of assessments.....	3 07
All other disbursements. Fees and services of secretary .....	120 70
Incidental expenses .....	10 25
	<hr/>
Total disbursements .....	1,886 67
	<hr/>
Balance .....	\$1,735 16
	<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer....	\$1,735 16
	<hr/> <hr/>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	751	\$1,053,429 00
Written and renewed during the year.....	185	279,652 00
Total .....	936	\$1,324,081 00
Deduct those expired and cancelled .....	143	136,454 00
In force at the end of the year.....	793	\$1,187,627 00
Amount of losses paid since organization.....		\$21,142 57
Average insurance in force per policy.....		\$1,497 64

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Wauwatosa, Town of Milwaukee. Granville, Milwaukee county,  
Brookfield, Waukesha county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the amount of policy fees charged? \$2.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. We have but one fund.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.50 for each application.

What kinds of property does your company insure? Farm property and detached dwellings.

What is the highest per cent of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? Left to judgment of directors.

**FARMERS MUTUAL FIRE INSURANCE COMPANY,  
WAYNE, LAFAYETTE COUNTY.**

[Re-organized or incorporated January 7, 1896; commenced business  
in 1875.]

President, J. D. BROWN, South Wayne, Wis.  
Secretary, E. H. CHAPMAN, South Wayne, Wis.  
Express office of the Secretary, South Wayne, Wis.

**BALANCE SHEET.**

Balance on hand December 31st of previous year.....	\$148 01
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**INCOME DURING YEAR.**

Cash received for premiums or assessments.....	490 06
Sum of both amounts.....	\$638 07

**DISBURSEMENTS DURING YEAR.**

Amount paid for losses (including \$15.00 losses occurring in previous years)....	\$442 91
Interest .....	6 17
Paid as salaries and compensation to presi- dent, \$4.50; secretary, \$12.00; treasurer, \$4.50; directors, \$24.50.....	45 50
Paid as collection of assessments.....	19 30
All other disbursements: Stationery, post office cards, stamps and appraiser's fees.	31 75
Total disbursements .....	536 63
Balance .....	\$101 44

**ASSETS.**

Cash belonging to company, in hands of treasurer....	\$101 44
Amount of assessments levied, not yet collected.....	27 54
Furniture fixtures and safes, \$25.00; supplies, \$5.00....	30 00
Total assets .....	\$158 98

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	262	\$433,520 00
Written and renewed during the year.....	163	332,139 00
<b>Total .....</b>	<b>425</b>	<b>\$765,659 00</b>
Deduct those expired and cancelled.....	155	294,703 00
<b>In force at the end of the year.....</b>	<b>270</b>	<b>\$470,956 00</b>
<b>Amount of losses paid since organization.....</b>		<b>\$5,214 63</b>
<b>Average insurance in force per policy.....</b>		<b>1,744 28</b>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Wayne, Wiota and Gratiot.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,500 in a radius of 100 feet; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? .002 on bond.

What is the amount of policy fee charged? 75c.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. Collecting, assessments and expenses.

Does the constitution and by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? .0033 on bond.

What compensation do agents receive? Not any.

What kinds of property does your company insure? Dwellings and farm property.

What is the highest per cent of the value of the property that the company insures? 66 2-3 pr cent.

At what distance from other hazards must a risk be situated to be insured by the company? 66 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

WONEWOC, JUNEAU COUNTY.

[Organized or incorporated February 15, 1874; commenced business  
April 1, 1874.]

President, G. W. LUMSDEN, Elroy, Wis.  
Secretary, C. F. MUTCH, Elroy, Wis.  
Express office of Secretary, Elroy, Wis.

## INCOME DURING YEAR.

Cash received for premiums or assessments	\$6,543 71	
Cash received as borrowed money.....	4,500 00	
	<hr/>	
Total income during the year.....		\$11,043 74

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$7.51 losses occurring in previous years).....	\$5,023 48	
Borrowed money, \$6,500.00; interest, \$271.00	6,771 00	
Paid as salaries and compensation to presi- dent, \$36.55; secretary, \$157.20; treas- urer, \$10.00; directors, \$101.13.....	304 88	
Paid for collection of assessments.....	123 55	
All other disbursements: Postage.....	13 58	
	<hr/>	
Total disbursements .....		12,236 49
		<hr/>
Deficiency .....		\$1,192 75
		<hr/> <hr/>

## LIABILITIES.

Borrowed money unpaid .....	\$839 74
All other accounts, bills, etc, remaining unpaid.....	353 01
	<hr/>
Total liabilities .....	\$1,192 75
	<hr/> <hr/>

20—Ins.

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,130	\$1,686,896 90
Written and renewed during the year.....	335	489,631 00
Total .....	1,465	\$2,176,527 00
Deduct those expired and cancelled .....	262	370,374 70
In force at the end of the year.....	1,203	\$1,806,152 30
Amount of losses paid since organization.....		\$48,211 53
Average insurance in force per policy.....		1,501 37

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Wonewoc and Plymouth, Juneau county; Glendale, Monroe county; Hillsboro, Greenwood and Forest, Vernon county; Woodland and La Valle, Sauk county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$7,950; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. But not enforced.

What is the rate of premium (or advance assessment) charged? None.

What is the amount of policy fee charged? \$1.50 for new members. \$1.00 for renewal.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. General expenses of company.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 4 mills.

What compensation do agents receive? \$2.00 per day.

What kinds of property does your company insure? Farm property, churches, school houses and town halls.

What is the highest per cent of the value of the property that the company insures? 66 2-3 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

WORCESTER AND PRENTICE, PRICE COUNTY.

[Organized or incorporated May 18, 1901; commenced business May 18, 1901.]

President, O. A. JOHNSON, Phillips, Wis.  
 Secretary, C. F. GLISSENDORF, Phillips, Wis.  
 Express office of the Secretary, Phillips, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$1,183 00
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## INCOME DURING YEAR.

Cash received for premiums.....	\$1,173 55
Cash received as interest.....	30 00
Cash received from all other sources:	
Membership fees, policy fees and assign-	
ment fees .....	200 59
Total income during the year.....	1,404 05
Sum of both amounts.....	\$2,587 06

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$438 75
Paid as salaries and compensation to president \$24.70; secretary, \$150.00; treasurer, \$28.08. directors, \$11.88 .....	214 66
Paid as compensation to agents .....	231 50
All other disbursements: Printing, \$30.00; adjuster's compensation, \$31.14; stamps, \$18.12; attorneys' fees, \$10.00. office supplies, \$7.50 .....	96 76
Total disbursements .....	981 67
Balance .....	\$1,605 38

## ASSETS.

Cash deposited in State Bank of Phillips .....	\$1,000 00
Cash belonging to company, in hands of treasurer ....	605 38
Furniture, fixtures and safes, \$100.00; supplies, \$20.00 .....	120 00
Total assets .....	\$1,725 38

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	433	\$378,401 90
Written and renewed during the year .....	247	234,711 00
<b>Total</b> .....	<b>680</b>	<b>\$613,112 00</b>
Deduct those expired and cancelled .....	195	177,722 90
<b>In force at the end of the year</b> .....	<b>485</b>	<b>\$435,390 00</b>
Amount of losses paid since organization .....		\$3,338 40
Average insurance in force per policy .....		\$897 75

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Worcester, Prentice, Kennan, Emery, Fifield, Lake, Eisenstein, Ogema, Hill, Knox, Georgetown, Hacket, Catawba,, Rib Lake, Brannan.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$190.00; treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? One-half per cent.

What is the amount of policy fee charged? 50c.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00.

What kinds of property does your company insure? Farm buildings and contents, school houses, town halls and churches.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

## FARMERS MUTUAL FIRE INSURANCE COMPANY,

YORKVILLE AND MT. PLEASANT, RACINE COUNTY.

[Organized or incorporated, June 17, 1874; commenced business, June 30, 1874.]

President, H. J. HERZOG, Corliss, Wis., R. F. D., No. 5.  
 Secretary, JNO. F. MOYLE, Union Grove, R. F. D., No. 6.  
 Express office of the Secretary is located at Corliss, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$104 91
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$3,424 01
Cash received from all other sources: 19 transferred policies, \$9.50; 155 policies issued plus premiums, \$525.40; 45 policies increased plus premiums, \$46.61 .....	581 51
Total income during the year.....	4,005 52
Sum of both amounts .....	\$4,110 43

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$3,050.00 losses occurring in previous years) ....	\$3,431 31
Assessments charged back to company ....	20 41
Paid as salaries and compensation to president, \$50.00; secretary, \$328.00; directors, \$42.00; .....	420 00
Paid for collection of assessments .....	68 21
All other disbursements: hall rent, \$5.00; office supplies, \$6.95; assessment cards and printing, \$18.00; postage, \$11.86; secretaries expense account, \$10.90 ....	52 71
Total disbursements .....	3,992 64
Balance .....	\$117 79

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$117 79
Furniture, fixtures and safes, \$110.00; supplies, \$10.00 .....	120 00
Total assets .....	\$237 79



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	837	\$1,725,500 00
Written and renewed and increased during the year .....	200	319,905 00
Total .....	1,037	\$2,042,880 00
Deduct those expired and cancelled .....	181	288,925 00
In force at the end of the year .....	856	\$1,753,955 00
Amount of losses paid since organization .....		\$48,678 47
Average insurance in force per policy .....		\$2,049 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Yorkville and Mt. Pleasant.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 1 mill on the dollar.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills on the dollar.

What compensation do agents receive? \$2.00 per diem.

What kinds of property does your company insure? Farm property of all kinds, school houses, churches, town halls, blacksmith shops, creameries and country stores.

What is the highest per cent. of the value of the property that the company insures? 2-3 of estimated value.

At what distance from other hazards must a risk be situated to be insured by the company? Statutory limits only.

## FARMERS MUTUAL INSURANCE COMPANY,

ALBANY, PEPIN COUNTY.

[Organized or incorporated March 4, 1876; commenced business May 22, 1876.]

President, JAMES BLACK, Arkansaw, Wis.

Secretary, LOUIS THALACKER, Mondovi, Wis.

Express office of the Secretary is located at Mondovi, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$646 16
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$1,183 73	
Cash received from all other sources: Un-		
paid assessments from 1905 .....	37 13	
		<hr/>
Total income during the year.....		1,220 86
		<hr/>
Sum of both amounts .....		\$1,867 02

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$520 50	
Paid as salaries and compensation to secre-		
tary, \$50.00; treasurer, \$25.00 .....	75 00	
Paid as compensation to agents .....	54 00	
All other disbursements: printing, station-		
ery and stamps .....	48 95	
Paid former secretary money overpaid ....	3 52	
		<hr/>
Total disbursements .....		\$701 07
		<hr/>
Balance .....		\$1,165 95
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$1,165 95
Amount of assessments levied, not yet collected .....	32 52
Furniture fixtures and safes, \$50.00; supplies, \$20.00..	70 00
	<hr/>
Total assets .....	\$1,268 47
	<hr/> <hr/>

RISKS.		No.	Amount.
In force on the 31st day of December of the preceding year .....	376	\$446,395 00	
Written and renewed during the year .....	80	133,240 00	
Total .....	456	\$579,635 00	
Deduct those expired and cancelled.....	60	68,805 00	
In force at the end of the year .....	396	\$510,830 00	
Amount of losses paid since organization .....		\$11,451 20	
Average insurance in force per policy .....		\$1,289 00	

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Albany, Lima, Durand, Waubeck, Waterville, Frankfort

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? 2 mills.

What is the amount of policy fee charged? 25 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Defraying expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? Two mills.

What compensation do agents receive? 75 cents.

What kinds of property does your company insure? Farm buildings, live stock, grain, farm machinery, country schools and churches.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## FARMERS MUTUAL INSURANCE COMPANY,

## LAKE, MILWAUKEE COUNTY.

[Organized or incorporated January 20, 1883; commenced business  
January 20, 1883.]

President, CHAS. H. KLEVENOW, Sta. D., Milwaukee, Wis.  
Secretary, JAMES P. HOWARD, Sta. D., Milwaukee, Wis.

Express office of the Secretary is located at Stowell Station,  
Milwaukee, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$100 39
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## INCOME DURING YEAR.

Cash received from all other sources: Policy fees, \$210.	
delinquent assessments, \$7.04 .....	217 04
	<hr/>
Sum of both amounts .....	\$317 43

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$34 65
Paid as salaries and compensation to president, \$25.00; secretary, \$77.00 .....	102 00
Paid as compensation to agents .....	84 00
All other disbursements. Notice cards and printing same \$3.90; postage and stationery, \$2.50; index book, \$0.50 .....	6 00
	<hr/>
Total disbursements .....	226 65
	<hr/>
Balance .....	\$90 78
	<hr/> <hr/>

## ASSETS.

Cash in company's office, or in hands of secretary ....	\$90 78
Other assets. Delinquent assessments from last year...	3 81
Supplies, .....	12 00
	<hr/>
Total assets .....	\$106 59
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	257	\$391,377 00
Written and renewed during the year .....	84	120,292 00
<b>Total</b> .....	<b>341</b>	<b>\$511,669 00</b>
Deduct those expired and cancelled .....	53	87,964 00
<b>In force at the end of the year</b> .....	<b>288</b>	<b>\$423,705 00</b>
Amount of losses paid since organization .....		\$7,558 74
Average insurance in force per policy .....		\$1,471 20

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Lake.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 0.

What is the amount of policy fee charged? \$2.50 for each application taken.

Is any portion of the assessments used for any other purpose than the payment of losses? If so, what amount and for what purpose? Nothing—policy fees pay expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 for each application taken.

What kinds of property does your company insure? Farm buildings and contents and all farm property, and isolated dwellings and contents.

What is the highest per cent. of the value of the property that the company insures? 60.

At what distance from other hazards must a risk be situated to be insured by the company? 50 feet.

# FARMERS MUTUAL PROTECTIVE FIRE INSURANCE COMPANY,

MEDINA, DANE COUNTY.

[Organized or incorporated, June 12, 1875; commenced business, July 8, 1875.]

President, J. F. HEBL, Marshall, Wis.

Secretary, I. C. KNAPTON, Marshall, Wis.

Express office of the Secretary is located at Marshall, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$10 47
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	4,476 89
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Sum of both amounts .....	\$4,487 36
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## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$746 50
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Borrowed money, \$2,300.00 and interest, \$113.50 repaid .....	2,413 50
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Paid as salaries and compensation to presi- dent, \$14.00; secretary, \$69.25; directors, \$30.00; .....	113 25
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Paid for collection of assessments by treasurer .....	80 20
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All other disbursements: secretary's office supplies, treasurer's receipt books, post- age, hall rent, \$22.00, and cash box, \$6.65 .....	28 65
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Total disbursements .....	3,382 10
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Balance .....	\$1,105 26
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## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$1,105 26
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Amount of assessments levied, not yet col- lected, assessment No. 17 .....	60 85
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Furniture, fixtures and safes, \$50.00; sup- plies, \$10.00; .....	60 00
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Total assets .....	\$1,226 11
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## LIABILITIES.

Amount of losses reported, not adjusted (No. 1) .....	\$760 00
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	734	\$1,620,012 00
Written and renewed during the year .....	173	414,715 00
Total .....	907	\$2,034,727 00
Deduct those expired and cancelled .....	170	368,250 00
In force at the end of the year .....	737	\$1,666,477 00
Amount of losses paid since organization .....		\$32,788 25
Average insurance in force per policy .....		\$2,254 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Medina, York, Sun Prairie and Deerfield, Dane county, Wis.

## MISCELLANEOUS QUESTIONS.

Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00 bond.

What is the rate of premium (or advance assessment) charged? 1 mill on the dollar.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments?  $2\frac{1}{2}$  mills.

What compensation do agents receive? \$1.00.

What kinds of property does your company insure? Farm real estate and buildings and all farm personal property.

What is the highest per cent. of the value of the property that the company insures? 2-3 on buildings.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet; 200 feet if \$5,000.00 risk is taken.

## FARMERS MUTUAL INSURANCE COMPANY,

HAYWARD, SAWYER COUNTY.

[Organized or incorporated, June 10, 1902; commenced business,  
August 1, 1902.]

President, R. F. HUBBARD, Hayward, Wis.  
Secretary, PETER PETERSON, Hayward, Wis.  
Express office of the Secretary is located at Hayward, Wis.

## INCOME DURING YEAR.

Cash received for premiums or assessments .....	\$464 83
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## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$50.00 losses occurring in previous years) ....	\$225 00
Borrowed money .....	75 59
Paid as salaries and compensation to sec- retary, \$60.00; directors, \$12.50; .....	72 50
Paid as compensation to agents .....	33 00
All other disbursements: President and 1 director for printing, every policy holder and re-adjusting their insurance as all policies were written too high.....	30 00
Printing and stamps .....	6 20
Total disbursements .....	\$442 29
Balance .....	\$22 54

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$22 54
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## LIABILITIES.

Amount of losses due and unpaid (No. 7) .....	\$50 00
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	90	\$101,110 00
Written and renewed during the year, policies were all renewed and cut down.		
Total with 27 new policies we have now altogether.		
In force at the end of the year .....	117	91,165 00
Amount of losses paid since organization .....		\$820 00
Average insurance in force per policy .....		779 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Town No 39, range 5, west; 38, 39, 45, range 6, west; 37, 38, 40, 43, 44, range 7, west; 41, 42, 43, range 8, west; 38, 39, 40, 41, 42, range 9, west; 40, 41, 42, range 10, west.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written. \$3,000.00.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 1 mill.

What is the amount of policy fee charged? \$2.00.

Is any portion of the assessments used for any other purposes than the payment of losses? Yes. If so, what amount and for what purpose? Salary of officers and incidental.

Does the constitution or by-laws provide for the levying on all of members additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? 2.

What was the rate used in computing these assessments? 2 mills each.

What compensation do agents receive? \$1.00 per policy.

What kinds of property does your company insure? Dwelling houses, furniture, clothing, provisions, barns, sheds and farm products, live stock and implements.

What is the highest per cent. of the value of the property that the company insures? 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

## FARMERS MUTUAL TOWN INSURANCE COMPANY,

HAUGEN, BARRON COUNTY.

[Organized or incorporated, July 30, 1904; commenced business,  
September 1, 1904.]

President, ALBERT KUCA, Haugen, Wis.  
Secretary, JOHN SVACINA, Jr., Rice Lake, Wis., R. F. D., No. 3.  
Express office of the Secretary is located at Rice Lake, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$150 36
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## INCOME DURING YEAR.

Cash received for assessments .....	\$64 55	
Cash received for premiums .....	29 63	
Cash received for policies .....	7 50	
		<hr/>
Total income during the year.....	101 68	
		<hr/>
Sum of both amounts .....	\$252 04	

## DISBURSEMENTS DURING YEAR.

Paid as salaries and compensation to sec- retary, \$25.00; treasurer, \$10.00; directors, \$26.00; .....	\$61 00	
All other disbursements: postage and envelopes, \$3.50; printing, \$20.25; books, \$3.00; rent, \$3.00; .....	29 75	
		<hr/>
Total disbursements.....	90 75	
		<hr/>
Balance .....	\$161 29	<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$161 29
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	91	\$62,496 00
Written and renewed during the year .....	30	21,098 00
Total .....	121	\$83,594 00
Deduct those expired and cancelled .....	31	21,703 00
In force at the end of the year .....	90	\$61,891 00
Amount of losses paid since organization .....		\$267 50
Average insurance in force per policy .....		\$687 66

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Cumberland, Bear Lake, Oak Grove, Cedar Lake, Doyle, Rice Lake, and Stanfild, Barron county; new towns taken in in 1905, Sorona and Long Lake, Washburn county.

## MISCELLANEOUS QUESTIONS.

Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit set; perpetual years.

Has the company re-insured any of its risks in other companies? No.  
Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, none; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 15-100.

What is the amount of policy fee charged? \$.25.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? General expense.

Does the constitution or by-laws provide for the levying an all members of additional assessments if the funds of the company are not sufficient to pay losses? 2 assessments can be levied each year.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 1 mill.

What compensation do agents receive? One dollar for each survey.

What kinds of property does your company insure? Dwellings, farm implements, H. H. goods, cheese and butter factories, stores, hotels, wagon and blacksmith shops, etc.

What is the highest per cent. of the value of the property that the company insures? 2-3 and  $\frac{1}{2}$ .

At what distance from other hazards must a risk be situated to be insured by the company? Class No. 1, 100 feet from other risk; class no. 2, 75 feet from other risk; 3rd. and 4th. class have been discontinued.

## FARMERS TOWN INSURANCE COMPANY.

EAGLE, ORION, AND RICHWOOD, RICHLAND COUNTY.

[Organized or incorporated, January 24, 1903; commenced business,  
February 1, 1903,]

President, C. W. ELLIOTT, Blue River, Wis.  
Secretary, THOS. A. McCLARY, Basswood, Wis.  
Express office of the Secretary is located at Muscoda, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$21 22
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	280 00
Sum of both amounts .....	\$301 22

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$61 00
Paid as salaries and compensation to president, \$29.00; secretary, \$51.75; treasurer, \$21.75; directors, \$37.50; .....	140 00
All other disbursements: .....	27 00
Total disbursements .....	228 00
Balance .....	\$73 22

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$73 22
21—Ins.	

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	183	\$234,485 00
Written and renewed during the year .....	140	209,225 00
Total .....	323	\$443,710 00
Deduct those expired and cancelled .....	126	152,575 00
In force at the end of the year .....	197	\$291,135 00
Amount of losses paid since organization .....		\$220 00
Average insurance in force per policy .....		\$14 77

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Eagle, Orion and Richwood.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$4,000.00.

What is the rate of premium (or advance assessment) charged? \$2.00.

What is the amount of policy fee charged? \$2.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 per policy.

What kinds of property does your company insure? Farm property.

What is the highest per cent. of the value of the property that the company insures?  $\frac{3}{4}$ .

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# FARMERS TOWN MUTUAL FIRE INSURANCE COMPANY,

BUTTERNUT, ASHLAND COUNTY.

[Organized or incorporated August 17, 1901; commenced business  
November 23, 1901.]

President, HENRY BAUCH, Butternut, Wis.  
Secretary, C. J. BLUEDORN, Butternut, Wis.  
Express office of the Secretary, Butternut, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$81 19
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$363 96	
Cash received from all other sources: Policy fees and survey.....	90 00	
		<hr/>
Total income during the year.....	453 96	
		<hr/>
Sum of both amounts.....	\$535 15	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$5 00	
Payments returned on cancelled policies....	6 78	
Paid as salaries and compensation to president, \$6.00; secretary, \$27.00; directors, \$28.00 .....	61 00	
Paid as compensation to agents.....	45 00	
All other disbursements: Paid to adjuster, \$1.00; printing and stationery, \$21.15; money order fees and postage stamps, \$5.20; railway fare to agent, \$3.61.....	30 96	
		<hr/>
Total disbursements .....	148 74	
		<hr/>
Balance .....	\$386 41	
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer....	\$386 41
Furniture, fixtures and safes, \$55.00; supplies, \$75.00...	130 00
	<hr/>
Total assets .....	\$516 41
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	277	\$223,571 00
Written and renewed during the year.....	60	67,010 00
<b>Total .....</b>	<b>337</b>	<b>\$290,581 00</b>
Deduct those expired and cancelled.....	63	39,554 00
<b>In force at the end of the year.....</b>	<b>274</b>	<b>\$251,027 00</b>
Amount of losses paid since organization.....		\$693 00
Average insurance in force per policy.....		916 34

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Butternut, Agenda, Jacobs, Gordon, Morse, Sanborn, Ashland, in Ashland county; Lake, Fifield, in Price county; Pratt, Mason, Washburn, in Bayfield county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,600.00; years 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$1,000.00, or double the amount of money on hand.

What is the rate of premium (or advance assessment) charged? One-half per cent., not more than one per cent.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? 75 cents per application.

What kinds of property does your company insure? Farm property, country school houses and their contents.

What is the highest per cent. of the value of the property that the company insures? Two-thirds value.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# FARMINGTON MUTUAL FIRE INSURANCE COMPANY,

FARMINGTON, POLK COUNTY.

[Organized or incorporated June 5, 1878; commenced business  
June 22, 1878.]

President, NIC HANSEN, Osceola, Wis., R. F. D. 1.  
Secretary, CHAS. ARNDT, Osceola, Wis., R. F. D. 2.  
Express office of the Secretary, Osceola, Polk Co., Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$1,234 26
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	939 50
Sum of both amounts.....	<u>\$2,173 76</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,561 86
Paid as salaries and compensation to president, \$22.50; secretary, \$278.00; treasurer, \$30.00; directors, \$25.00.....	355 50
All other disbursements: Postage and stationery, \$22.00; printing, \$6.50.....	<u>28 50</u>
Total disbursements .....	<u>1,945 86</u>
Balance .....	<u><u>\$227 90</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	<u><u>\$227 90</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	945	\$1,412,792 00
Written and renewed during the year.....	230	396,530 00
<b>Total .....</b>	<b>1,175</b>	<b>\$1,809,322 00</b>
Deduct those expired and cancelled.....	182	246,632 00
<b>In force at the end of the year.....</b>	<b>993</b>	<b>\$1,562,690 00</b>
Amount of losses paid since organization.....		\$16,836 55
Average insurance in force per policy.....		1,573 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Farmington, Osceola, Alden, Black Brook, Clear Lake, Lincoln, St. Croix Falls, Balsam Lake and Garfield, in Polk county; Star Prairie, Stanton, Cylon, Somerset, and St. Joseph, in St. Croix county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? The principal portion.

Is the assessment liability of the members clearly defined in the policy? Yes, and also assumed in application.

What is the largest amount and the longest period for which a risk is written? \$4,500.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$3,000.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 3 mills first insurance and 2 mills re-insurance.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? For general expense, also as necessary.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? The policy fee as may be agreed.

What kinds of property does your company insure? Farm property of all kinds, school houses and churches in discretion of directors, at 5 mills, re-insurance 4 mills.

What is the highest per cent. of the value of the property that the company insures? Two-thirds on buildings and three-fourths on personal property.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet from exposure or property owned by other parties.

# FOUNTAIN CITY MUTUAL FARMERS FIRE INSURANCE COMPANY,

FOUNTAIN CITY, BUFFALO COUNTY.

[Organized or incorporated May 16, 1874; commenced business  
May 16, 1874.]

President, SAMUEL SCHAFFNER, Fountain City, Wis.  
Secretary, CHAS. KIRCHNER, Fountain City, Wis.  
Express office of the Secretary, Fountain City, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$2,452 89

## INCOME DURING YEAR.

Cash received for premiums..... \$2,173 38  
Cash received from all other sources: As-  
sessments ..... 6,961 33

Total income during the year..... 9,134 71

Sum of both amounts..... \$11,587 60

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,368.50  
losses occurring in previous years)..... \$6,466 29  
Paid as salaries and compensation to presi-  
dent, \$50.00; secretary, \$869.35, treasurer,  
\$25.00; directors, \$35.25..... 979 60  
Paid as compensation to agents..... 130 85  
Paid for collection of assessments..... 141 63  
All other disbursements: Printing, \$42.70;  
rent, \$48.00; books, \$16.70; telephone,  
\$24.00; auditing committee, \$10.40; post-  
age, \$46.88; adjusters, \$95.45; light, \$3.60. 287 73

Total disbursements ..... 8,036 10

Balance ..... \$3,581 50

## ASSETS

Cash belonging to company, in hands of treasurer..... \$3,581 50  
Furniture, fixtures and safes, \$150.00; supplies, \$100.00 250 00

Total assets ..... \$3,831 50

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,913	\$3,403,613 00
Written and renewed during the year.....	439	869,353 00
Total .....	2,352	\$4,272,966 00
Deduct those expired and cancelled.....	306	662,478 00
In force at the end of the year.....	2,046	\$3,610,488 00
Amount of losses paid since organization.....		\$105,475 96
Average insurance in force per policy.....		1,764 65

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Alma City, Alma Town, Buffalo, Buffalo City, Belvidere, Canton, Cross, Dover, Fountain City, Gilmanton, Glencoe, Lincoln, Mondovi City, Mondovi Town, Modena, Maxville, Montana, Milton, Nelson, Naples and Waumandee.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$7,500.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$5,000.00; treasurer, \$6,000.00.

What is the rate of premium (or advance assessment) charged? 2½ mills.

What is the amount of policy fee charged? \$1.00 for renewals, \$1.50 for new members.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? Policy fee and 25 cents for recording policies and 10 cents for additional.

What kinds of property does your company insure? All farm property, churches and contents, creameries, school houses and contents, and cheese factories.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

# FRANKLIN FARMERS MUTUAL FIRE INSURANCE COMPANY,

SPRING GREEN, SAUK COUNTY.

[Organized or incorporated January 16, 1877; commenced business  
February 17, 1877.]

President, R. M. M. DEDERICH, Bear Valley, Wis.  
Secretary, J. H. CARPENTER, Spring Green, Wis.  
Express office of the Secretary, Spring Green, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$8 68
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$5,572 86
Cash received as borrowed money.....	1,300 00
Total income during the year.....	6,872 86
Sum of both amounts.....	\$6,881 54

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,836 80
Borrowed money, \$1,800.00 and interest, \$50.13, repaid .....	1,850 13
Paid as salaries and compensation to presi- dent, \$50.00; secretary, \$200.00; treasurer, \$122.86; directors, \$90.78.....	463 65
Paid as compensation to adjusters.....	35 00
All other disbursements: Office desk, \$48- 50; printing and stationery, \$23.05; postal cards and postage, \$43.00; hall rent, \$5.00.	119 55
Total disbursements .....	4,305 13
Balance .....	\$2,576 41

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$2,576 41
Amount of assessments levied, not yet collected.....	251 95
Furniture, fixtures and safes, \$50.00; supplies, \$25.00....	75 00
Total assets .....	\$2,903 36

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,785	\$2,227,639 00
Written and renewed during the year.....	364	537,089 00
Total .....	2,149	\$2,764,728 00
Deduct those expired and cancelled.....	330	404,608 00
In force at the end of the year.....	1,819	\$2,360,120 00
Amount of losses paid since organization.....		\$43,930 06
Average insurance in force per policy.....		1,297 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Franklin, Bear Creek and Spring Green, in Sauk county; Ithaca, Buena Vista, Orion, Willow, Rockbridge, Richland, Dayton, Marshall, Westford, Bloom and Henrietta, in Richland county; Wyoming in Iowa county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? Not limited; years 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 2 mills.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? Have none.

What kinds of property does your company insure? Farm and school property, churches, cheese factories, creameries and country stores, town and society halls.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? Not stated.

# GERMAN FARMERS MUTUAL FIRE INSURANCE COMPANY,

RIDGEVILLE, MONROE COUNTY.

[Organized or incorporated April 1, 1876; commenced business  
May 1, 1876.]

President, WINAND MULLENBERG, Melvina, Wis.  
Secretary, HENRY GERKE, Norwalk, Wis.  
Express office of the Secretary, Norwalk, Wis.

## BALANCE SHEET.

Balance on hands December 31st of previous year.....	\$4,392 71
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$1,249 48
Cash received as interest.....	169 70
	<hr/>
Total income during the year.....	1,419 18
	<hr/>
Sum of both amounts.....	\$5,811 89

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$256 00
Paid as salaries and compensation to president, \$27.50; secretary, \$19.00; treasurer, \$35.50; directors, \$21.30.....	103 30
All other disbursements: Postage, hall rent and stationery.....	15 00
	<hr/>
Total disbursements .....	374 30
	<hr/>
Balance .....	\$5,437 59
	<hr/> <hr/>

## ASSETS.

Loans on mortgages on real estate and notes.....	\$5,437 59
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	375	\$743,850 00
Written and renewed during the year.....	115	227,150 00
Total .....	490	\$971,000 00
Deduct those expired and cancelled.....	100	181,500 00
In force at the end of the year.....	390	789,500 00
Amount of losses paid since organization.....		\$9,900 00
Average insurance in force per policy.....		2,024 35

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Ridgeville, Adrian, Wilton, Sheldon, Jefferson and Wells.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? Years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 1½ per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? Have no agents.

What kinds of property does your company insure? Farm property, buildings, furniture, clothing, provisions, hay, grain, live stock and farm implements.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? Not limited.

# GERMAN MUTUAL FARMERS FIRE INSURANCE COMPANY,

KEWAUNEE, KEWAUNEE COUNTY.

[Organized or incorporated November 21, 1874; commenced business  
March 5, 1875.]

President, CARL WELTERRING, Kewaunee, Wis., R. 3.  
Secretary, ADOLPH EBEL, Kewaunee, Wis.  
Express office of the Secretary, Kewaunee, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$10,703 38

## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$5,402 83
Cash received as interest.....	271 64
Cash received from all other sources: Pre- miums of 1905.....	20 25
Income of premium notes, 1906.....	660 21

Total income during the year.....	6,354 93
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Sum of both amounts.....	\$17,058 31
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## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$4,959 50
Payments returned on cancelled policies..	78 74
Paid as salaries and compensation to presi- dent, \$80.00; secretary, \$154.25; treasurer, \$99.00; directors, \$123.50.....	456 75
Paid as compensation to agents.....	411 05
Paid for collection of assessments and stationery .....	82 60
All other disbursements: House rent, etc.	16 00

Total disbursements .....	6,004 64
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Balance .....	\$11,053 67
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## ASSETS.

Cash deposited in State Bank of Kewaunee.....	\$2,603 16
Cash belonging to company, in hands of treasurer....	907 63
Loans on mortgages on real estate.....	3,150 00
Loans on notes .....	2,645 00
Bills receivable .....	1,709 99
Agents' debit balances secured by bonds.....	37 89

Total assets .....	\$11,053 67
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,863	\$2,225,780 00
Written and renewed during the year.....	444	537,722 00
<b>Total .....</b>	<b>2,207</b>	<b>\$2,763,502 00</b>
Deduct those expired and cancelled.....	295	368,832 00
<b>In force at the end of the year.....</b>	<b>1,912</b>	<b>\$2,394,670 00</b>
<b>Amount of losses paid since organization.....</b>		<b>\$104,276 24</b>
<b>Average insurance in force per policy.....</b>		<b>1,250 00</b>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

West Kewaunee, Carlton, Ahnapee, Montpelier, Franklin, Lincoln, Casco, Luxemburg, Red River, Pierce, part of outside city of Kewaunee, in Kewaunee county; Forestville, Brussels and Clay Banks, in Door county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,500; 5 years.

Has the company re-insured any of its risks in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each? German American, \$500.00; West Bend Mutual, \$500.00; Phoenix Brooklyn, \$800.00; German American Philadelphia, \$1,000.00; Green Bay Mutual, \$500.00.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$15,000.00.

What is the rate of premium (or advance assessment) charged? 1 per cent., 5 years, farm property; 2 per cent. for cheese factories, stores, 2 years.

What is the amount of policy fee charged? \$1.25.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 for every application.

What kinds of property does your company insure? Farm property, cheese factories, saloons, stores, schools, churches, blacksmith shops.

What is the highest per cent. of the value of the property that the company insures? 2 per cent, 2 years.

At what distance from other hazards must a risk be situated to be insured by the company? 25 feet.

# GERMAN MUTUAL FARMERS FIRE INSURANCE COMPANY,

MISHICOTT, MANITOWOC COUNTY.

[Organized or incorporated April 11, 1874; commenced business April 11, 1874.]

President, AUGUST WAGENER, Mishicott, Wis.  
Secretary, HERMAN STEHN, Two Rivers, Wis., R. 2.  
Express office of the Secretary, Two Rivers, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$25,281 23

## INCOME DURING YEAR.

Cash received for premiums.....	\$3,449 38	
Cash received as interest.....	1,143 18	
		<hr/>
Total income during the year.....	4,592 56	
		<hr/>
Sum of both amounts .....	\$29,873 79	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,518 08	
Payments returned on cancelled policies..	270 82	
Paid as salaries and compensation to president, \$69.18; secretary, \$164.65; treasurer, \$145.75; directors, \$275.76.....	655 34	
All other disbursements: Printing, \$47.00; stamps, \$15.11; hall rent, \$4.00; post office box, 40c; miscellaneous, \$5.85.....	72 36	
		<hr/>
Total disbursements .....	3,516 20	
		<hr/>
Balance .....	\$26,357 59	<hr/> <hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer....	\$1,580 46
Loans on mortgages on real estate.....	14,170 00
Loans on notes .....	9,280 00
Premium notes .....	1,327 13
Furniture, fixtures and safes, \$100.00; supplies, \$25.00..	125 00
	<hr/>
Total assets .....	\$26,482 59
	<hr/> <hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,068	\$1,798,852 00
Written and renewed during the year .....	277	525,062 00
Total .....	1,345	\$2,323,914 00
Deduct those expired and cancelled .....	252	377,838 00
In force at the end of the year.....	1,093	\$1,946,073 00
Amount of loss paid since organization .....		\$40,138 83
Average insurance in force per policy.....		1,780 48

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Mishicott, Two Rivers, Two Creeks, Gibson, Cooperstown and Kosuth in Manitowoc county; Carlton and Franklin in Kewaunee county; New Denmark in Brown county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$8,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$30,000.00.

What is the rate of premium (or advance assessment) charged? 1/4, 1/2, 1 and 2 per cent for 5 years.

What is the amount of policy fee charged. \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Not any.

What compensation do agents receive? 65c for each application.

What kinds of property does your company insure? All farm buildings, also all personal property on farms, cheese factories, creameries, school houses, churches and dwellings.

What is the highest per cent of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# GERMAN MUTUAL FARMERS FIRE INSURANCE COMPANY,

MONTPELIER, KEWAUNEE COUNTY.

[Organized or incorporated February 11, 1888; commenced business  
March 15, 1888.]

President, JULIUS DUESCHER, R. No. 2, Luxemburg, Wis.  
Secretary, ROBERT ZEITLER, R. No. 1, Luxemburg, Wis.  
Express office of the Secretary, Luxemburg, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$183 56
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	148 17
Sum of both amounts .....	<u>\$331 73</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$125 00
Paid as salaries and compensation to presi- dent, \$10.00; secretary, \$21.35; treasurer, \$7.22 .....	38 57
Paid as compensation to agents .....	52 50
All other disbursements: Postage stamps. ....	1 11
Total disbursements .....	<u>217 18</u>
Balance .....	<u><u>\$114 53</u></u>

## ASSETS.

Cash in company's office, or in hands of secretary.....	<u><u>\$114 53</u></u>
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RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	388	\$531 149 00
Written and renewed during the year.....	63	87,300 00
Total .....	401	\$618,440 00
Deduct those expired and cancelled.....	58	68,965 00
In force at the end of the year.....	343	\$549,475 00
Amount of losses paid since organization.....		\$5,166 59
Average insurance in force per policy.....		1,602 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Montpeller and Luxemburg in Kewaunee county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? Unlimited; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessments) charged? 10 cents per \$100.00.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What kinds of property does your company insure? A'l farm property, churches, school houses and cheese factories.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# GERMAN MUTUAL FARMERS FIRE INSURANCE COMPANY,

AUBURN, FOND DU LAC COUNTY.

[Organized or incorporated July 16, 1898; commenced business March 7, 1873.]

President, HERMAN DALKE, Kewaskum, Wis.  
Secretary, FRANK SCHULTZ, Kewaskum, Wis., R. No. 1.  
Express office of the Secretary, Kewaskum, Wis.

## INCOME DURING YEAR.

Cash received for premiums or assessments.....	\$7,741 71
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## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$6,018 05	
Borrowed money, \$293.35; interest, \$11.74..	305 09	
Paid as salaries and compensation to president \$22.50; secretary, \$161.20; treasurer, \$50.00; directors, \$101.90.....	335 60	
Paid as compensation to agents.....	75 25	
Paid for collection of assessments.....	44 00	
All other disbursements: Books, postage, envelopes, stationery and postal cards...	60 75	
Total disbursements .....	6,838 74	
Balance .....	\$905 97	

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$905 97
Furniture, fixtures and safes,, \$110.00; supplies, \$25.00..	135 90
Total assets .....	\$1,040 97

## RISKS.

	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	1,283	\$2,946,437 50
Written and renewed during the year.....	269	681,633 00
Total .....	1,552	\$3,628,070 50
Deduct those expired and cancelled.....	259	536,717 70
In force at the end of the year.....	1,293	\$3,091,353 50
Amount of losses paid since organization.....		\$32,253 10
Average insurance in force per policy.....		2,390 84

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Auburn, Ashford, Osceola, Mitchell, Linden, Scott, Sherman, Farmington, Trenton, Barton, Kewaskum and Wayne.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the amount of policy fee charged? 25 cents per \$100.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members or additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? \$1.00 per policy.

What kinds of property does your company insure? Farm property.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

GERMAN MUTUAL FIRE INSURANCE COMPANY,  
LIBERTY, GRANT COUNTY.

[Organized or incorporated, 1872; commenced business, 1872.]

President, L. BOERNER, Stitzer, Wis.  
Secretary WM. WETTER, Fennimore, Wis.  
Express office of the Secretary, Lancaster, Wis.

BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$325 70
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INCOME DURING YEAR.

Cash received for premiums or assessments	\$4,428 42
Cash received as borrowed money .....	3,598 50
	8,026 92
Total income during the year.....	8,026 92
Sum of both amounts.....	\$8,352 62

DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$84.38 losses occurring in previous years).....	\$5,252 33
Borrowed money, \$2,315 00 and interest, \$63.48 repaid .....	2,378 48
Paid as salaries and compensation to president, \$25.00; directors, \$101.50.....	126 50
Paid for collection of assessments.....	87 97
All other disbursements: Postage \$27.20; printing, \$15.60. rent, \$2.00.....	44 80
	7,890 68
Total disbursements .....	7,890 68
Balance .....	\$461 94

ASSETS.

Cash belonging to company, in hands of treasurer.....	\$461 94
Amount of assessments levied, not yet collected.....	1,955 17
	2,417 11
Total assets .....	\$2,417 11

LIABILITIES.

Amount of losses due and unpaid (No. 2).....	\$165 50
Borrowed money unpaid, \$1,783.50; interest on same, \$24.42 .....	1,807 52
	1,973 02
Total liabilities .....	\$1,973 02



RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,220	\$2,076,000 90
Written and renewed during the year.....	300	585,684 09
Total .....	1,520	\$2,661,684 00
Deduct those expired and cancelled .....	291	471,452 00
In force at the end of the year.....	1,229	\$2,190,232 00
Amount of losses paid since organization.....		\$39,742 90
Average insurance in force per policy.....		1,789 40

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Liberty, South Lancaster, Little Grant, Wingville, Mt. Ida, Lima, North Lancaster, Beetown, Harrison, Clifton, Fennimore, Ellenboro, section 18 of Potosi, and section 12 of Platteville.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,500.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessments) charged? None.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. For payment of running expenses.

Does the constitution or by-laws provide for the levying on all members or additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? No agents.

What kinds of property does your company insure? Farm property.

What is the highest per cent of the value of the property that the company insures? Two-thirds on buildings.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## GERMAN MUTUAL FIRE INSURANCE COMPANY,

## MARION, GRANT COUNTY.

[Organized or incorporated July 26, 1876; commenced business August 15, 1876.]

President, ADAM KREUL, Fennimore, Wis.  
 Secretary, JOHN C. MILLER, Boscobel, Wis.  
 Express office of the Secretary, Boscobel, Wis.

## INCOME DURING YEAR.

Cash received for assessments.....	\$2,906 56
Cash received from all other sources: Mills collected by the secretary during the year 1906.....	78 79
Total income during the year.....	<u>\$2,985 35</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,329 00
Borrowed money, \$840.00 and interest, \$29.41 repaid .....	869 41
Paid as salaries and compensation to president, \$18.10; secretary, \$51.93; treasurer, \$60.13; directors \$21.60.....	151 82
All other disbursements: Hall rent to hold annual meeting, \$2.00; printing, postage, books and stationery, \$28.59; old indebted- ness from the year of 1905, \$234.41....	265 00
Total disbursements .....	<u>2,615 23</u>
Balance .....	<u><u>\$370 12</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$370 12
Furniture, fixtures and safes, \$40.00; supplies, \$10.09..	50 00
Total assets .....	<u><u>\$420 12</u></u>

## LIABILITIES.

Amount of losses due and unpaid (No. 1).....	<u><u>\$700 00</u></u>
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RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	656	\$958,622 00
Written and renewed during the year.....	167	255,493 00
Total .....	823	\$1,214,115 00
Deduct those expired and cancelled.....	176	233,867 00
In force at the end of the year.....	647	\$980,248 00
Amount of losses paid since organization.....		\$19,198 00
Average insurance in force per policy.....		1,515 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Muscoda, Castle Rock, Wingville, Watterstown, Hickory Grove Fenimore, Boscobel, Marion, Mount Ida, Woodman and Mount Hope.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,700.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$9,000.00.

What is the rate of premium (or advance assessments) charged? Have no premiums.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. For all expenses of the Society.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 3 mil's on the dollar.

What compensation do agents receive? Have none.

What kinds of property does your company insure? All farm property, churches, school houses, cheese factories, creameries and tobacco sheds.

What is the highest per cent of the value of the property that the company insures? Two-thirds on buildings.

At what distance from other hazards must a risk be situated to be insured by the company? Shou'd be 100 feet.

# HAMBURG TOWN MUTUAL FIRE INSURANCE COMPANY,

HAMBURG, VERNON COUNTY.

[Organized or incorporated January, 1867; commenced business January 19, 1867; reorganized 1880 and reorganized July 5, 1895.]

President, OLE ANDERSON, Westby, Wis., R. F. D. No. 4.

Secretary, LEWIS O. BYRE, Coon Valley, Wis.

Express office of the Secretary, Coon Valley, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$28,301 22
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## INCOME DURING YEAR.

Cash received for premiums.....	\$3,199 91
Cash received as interest .....	1,256 51
Total income during the year.....	4,456 42
Sum of both amounts.....	\$32,757 64

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$2,567 88
Payments returned on canceled policies rebates .....	131 60
Paid as salaries and compensation to president, \$20.00; secretary, \$290.00; treasurer, \$75.00; directors, \$157.00.....	452 10
Paid as compensation, adjusters.....	69 45
Paid for collection of premium notes by agents .....	115 05
All other disbursements: Postage, \$24.06; printing and stationery, \$19.30; recording and notary fees, \$11.35; miscellaneous accounts, \$5.25; error from last year in charging twice from Westby bank, \$102.20	162 16
Total disbursements .....	3,498 24
Balance .....	\$29,259 40

## ASSETS.

Cash deposited in Westby State Bank.....	\$227 66
Cash deposited in Coon Valley State Bank.....	1,235 49
Loans on mortgages on real estate.....	26,687 75
Premium notes on hand by agents.....	363 52
Other assets: Receipts on receivership accounts from Bank of Westby .....	141 98
Total assets .....	\$29,259 40

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,403	\$1,936,717 00
Written and renewed during the year.....	394	627,839 00
Total .....	1,797	\$2,564,556 00
Deduct those expired and cancelled .....	362	444,221 00
In force at the end of the year .....	1,435	\$2,120,335 00
Amount of losses paid since organization .....		\$21,575 92
Average insurance in force per policy .....		\$1,477 59

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Towns of Bergen, Coon, Christiania, Clinton, Franklin, Hamburg, Harmony, Jefferson, Kickapoo, Liberty, Sterling, Viroqua, Webster and Whitestown all in Vernon county; towns of Leon, Portland and Sheldon all in Monroe county; towns of Greenfield and Washington in La Crosse county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary \$2,000.00; treasurer, \$12,000.00.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What was the rate used in computing these assessments? None.

What compensation do agents receive? \$1.00.

What kinds of property does your company insure? Dwelling, barns, granary, tobacco sheds, etc., live stock, hay, grain, farming utensils, household, bedding, wearing apparel, provision; in short regular farm property, except engines and threshing machine outfits.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

Does your insurance company insure school houses? Yes, but at double our usual rate of premiums (or \$3.00 per each \$100.00 new insurance).

# HARTLAND FARMERS MUTUAL FIRE INSURANCE COMPANY,

BONDUEL, SHAWANO COUNTY.

[Organized or incorporated March 10, 1876. commenced business March 26, 1876.]

President, AUGUST PAUTZ, Bonduel, Wis. R. F. D., No. 2.  
Secretary, WM. BURMEISTER, Bonduel, Wis., R. F. D., No. 1.  
Express office of the Secretary is located at Cecil, Shawano county, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$4,459 34
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## INCOME DURING YEAR.

Cash received for premiums or assessments .....	4,427 35
Sum of both amounts .....	<u>\$8,886 69</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$2,858 20
Payments returned on cancelled policies...	27 18
Paid as salaries and compensation to president, \$30.00; secretary, \$128.50; directors, \$84.82 .....	243 32
All other disbursements. Printing, advertising and postage .....	8 90
Total disbursements .....	<u>3,137 60</u>
Balance .....	<u><u>\$5,749 09</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$5,743 09
Furniture, fixtures and safes, \$50.00; supplies, \$10.00 .....	60 00
Total assets .....	<u><u>\$5,809 09</u></u>

## LIABILITIES.

Amount of losses resisted (No. 18) .....	<u><u>\$2,858 20</u></u>
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RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,435	\$2,439,901 09
Written and renewed during the year .....	473	914,470 00
Total .....	1,908	\$3,354,371 09
Deduct those expired and canceled .....	311	504,427 00
In force at the end of the year .....	1,597	\$2,849,944 00
Amount of losses paid since organization .....		\$33,477 28
Average insurance in force per policy .....		\$1,784 53

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Hartland, Washington, Waukechon, Angelica, Green Valley, Maple Grove, Lestor, Navarino, Shawano county; Pittsfield, Brown county; Underhill, Gillett, Chase, Morgan, Oconto county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? No.

What is the largest amount and the longest period for which a risk is written? No limit; five years.

Has the company re-insured any of its risks in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. Mayville, \$1,000.00.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$8,000.

What is the rate of premium (or advance assessment) charged? Five mills.

What is the amount of policy fee charged? 80 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? All other expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What kinds of property does your company insure? Farm property, churches, school houses, town halls.

What is the highest per cent. of the value of the property that the company insures? One-fourth to two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# HENRIETTA, GREENWOOD AND UNION INSURANCE COMPANY,

RICHLAND, VERNON AND SAUK COUNTIES.

[Organized or incorporated November 1, 1883; commenced business  
November 1, 1883.]

President, MARTIN ROTT, Yuba, Wis., R. F. D., No. 1.  
Secretary, FRANK HEIDENREICH, Yuba, Wis., R. F. D., No. 2.  
Express office of the Secretary is located at Wonewoc, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$11 28
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$192 48	
Cash received from all other sources: Fines	1 50	
		<hr/>
Total income during the year .....	193 98	
		<hr/>
Sum of both amounts .....	\$205 26	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$25 00	
Paid as salaries and compensation to president, \$6.00; secretary, \$8.00; treasurer, \$15.00. directors, \$27.00 .....	56 00	
All other disbursements: Policy fees, office rent, printing, adjusting of losses and stationery .....	12 76	
		<hr/>
Total disbursements .....	93 76	
		<hr/>
Balance .....	\$111 50	
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$111 50	
Amount of assessments levied, not yet collected .....	1 20	
		<hr/>
Total assets .....	112 70	
		<hr/> <hr/>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	138	\$273,981 09
Written and renewed during the year .....	3	14,622 00
<b>Total .....</b>	<b>141</b>	<b>\$288,603 00</b>
Deduct those expired and cancelled .....	2	5,781 00
<b>In force at the end of the year .....</b>	<b>139</b>	<b>\$282,822 00</b>
Amount of losses paid since organization .....		\$3,253 28
Average insurance in force per policy .....		\$2,034 69

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Henrietta, Greenwood, Union, Bloom, Forest, Hillsboro and Woodland.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,200; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One-half per cent.

What is the amount of policy fee charged? 15 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? For disbursements of company.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One-half of one mill.

What kinds of property does your company insure? Farm buildings, farm implements, household goods, stock, hay and straw.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## HOME MUTUAL FIRE INSURANCE COMPANY,

WASHINGTON, DOOR COUNTY.

[Incorporated 1898; commenced business March 26, 1890.]

President, JOHN C. JESSEN Detroit Harbor, Wis.

Secretary, WM. JESS, Detroit Harbor, Wis.

Express office of the Secretary is located at Sturgeon Bay, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$3,272 16
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$489 16
Cash received as interest .....	189 75
Cash received from all other sources: Fees for new policies .....	24 00

Total income during the year.....	694 21
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Sum of both amounts .....	\$3,966 37
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## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$38 50
Paid as salaries and compensation to president, \$8.00; secretary, \$47.30; treasurer, \$17.50; directors, \$6.50 .....	79 30
Paid as compensation to agents .....	26 39
Paid as compensation to a committee which was appointed to inspect chimneys on all risks held by company .....	18 00
All other disbursements: Stationery and printing \$14.53; freight, \$1.50; postage, \$6.38; mimeograph for secretary's office, \$15.00; hall rent, \$3.00; miscellaneous, \$1.89 .....	42 50

Total disbursements .....	294 60
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Balance .....	\$3,761 77
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## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$529 77
Loans on mortgages on real estate .....	970 00
Loans on notes .....	2,262 00
Interest due or accrued .....	61 52
Furniture, fixtures and safes, \$75.00; supplies, \$15.00..	90 00

Total assets .....	\$3,913 29
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	123	\$77,733 00
Written and renewed during the year .....	27	20,381 09
Total .....	150	\$98,114 00
Deduct those expired and cancelled .....	17	7,156 60
In force at the end of the year .....	133	\$90,958 00
Amount of losses paid since organization .....		\$81 50
Average insurance in force per policy .....		\$683 89

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Town of Washington, Door county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No, part of them are in circular form and attached to policy.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$1,500; one year. All our policies expire on the first day of November each year, and are yearly renewed.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? Five-mills on the dollar.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? General expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.50 per day for actual service, one of directors acts as agents.

What kinds of property does your company insure? Farm buildings, stores and contents, schools, halls furniture, bedding, farm machinery, tools, horses and cattle.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? Left to agent, subject to approval of directors.

## HULL TOWN MUTUAL INSURANCE COMPANY,

HULL, MARATHON COUNTY.

[Organized or incorporated, November 11, 1902; commenced business,  
January 7, 1903.]

President, ADAM REYER, Colby, Wis., R. F. D. 1.  
Secretary, ADAM FASBENDER, Colby, Wis., R. F. D. 1.  
Express office of Secretary is located at Colby, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year, error corrected in last year's statement .....	\$223 57
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## INCOME DURING YEAR.

Cash received for premiums .....	\$275 14
Cash received on assessment No. 1 .....	2 36
Cash received as borrowed money .....	500 00
Cash received from all other sources:	
F. Haas 1 premium .....	3 05
Assessment No. 2 .....	880 00

Total income during the year .....	1,660 55
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Sum of both amounts .....	\$1,884 12
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## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$805 75
Borrowed money, \$500.00 and interest, \$5.00 repaid .....	505 00
Paid as salaries and compensation to presi- dent, \$5.80; secretary, \$29.00; treasurer, \$20.98; directors, \$15.35 .....	71 13
Paid as compensation to agents .....	77 12
All other disbursements: Postage, \$16.65; freight, \$.80; executive committee, \$6.75; Gorlack case, \$1.50; blanks, stationery and press, \$14.33; printing, \$9.40; adjust- ing committees, \$25.45; legal advice, \$25.00; blanks, \$4.75; making 2 assess- ment rolls, \$6.50; .....	111 13

Total disbursements .....	1,570 13
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Balance .....	\$313 99
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## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$313 99
Amount of assessments levied, not yet col- lected .....	60 12
Furniture, fixtures and safes, \$60.12; sup- plies, \$6.00; .....	66 12
Agents' debit balances not secured by bonds .....	23 79

Total assets .....	\$464 02
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## LIABILITIES.

Amount of losses adjusted, not due (No. 1)	\$500 00
Amount of losses resisted (No. 1) .....	400 00
Total liabilities .....	<u>\$900 00</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	306	\$374,666 00
Written and renewed during the year .....	59	83,694 00
Total .....	365	\$458,360 00
Deduct those expired and cancelled .....	16	30,138 00
In force at the end of the year .....	349	<u>\$428,222 00</u>
Amount of losses paid since organization .....		\$2,391 65
Average insurance in force per policy .....		1,227 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Hull, Brighton, Frankfort, Holton, Johnson, Bern, and Halsey in Marathon county; Colby, Hoard and Mayville in Clark county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,600.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 2 mills; 3, 5 and 10 mills.

What is the amount of policy fee charged? \$2.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2½ mills.

What compensation do agents receive? \$1.00 per application accepted and \$.75 per additional.

What kinds of property does your company insure? Farm property, cheese factories, creameries, town halls and school houses.

What is the highest per cent. of the value of the property that the company insures? 2-3 value.

At what distance from other hazards must a risk be situated to be insured by the company? 90 feet.

# HUSTISFORD FARMERS MUTUAL FIRE INSURANCE COMPANY,

HUSTISFORD, DODGE COUNTY.

[Organized or incorporated April 19, 1875; commenced business May 10, 1875.]

President, S. R. JONES, Juneau, Wis.  
Secretary, RICHARD ROLL, Hustisford, Wis.  
Express office of the Secretary is located at Woodland, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$1,208 40
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## INCOME DURING YEAR.

Cash received for assessments .....	\$5,232 60
Cash received as premiums .....	1,031 71
Cash received as borrowed money .....	2,600 00
Total income during the year .....	8,914 31
Sum of both amounts .....	\$10,122 71

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$877.50 losses occurring in previous years) .....	\$5,674 93
Payments returned on cancelled policies ..	6 00
Borrowed money, \$2,600.00 and interest, \$51.10 repaid .....	2,651 10
Paid as salaries and compensation to president, \$18.00; secretary, \$69.00; treasurer, \$12.00; directors, \$92.00 .....	191 00
All other disbursements: adjusting committee, \$6.00; postage, printing, stationery, calendars, and expenses, \$86.09; adjusting losses for agents, \$8.50 .....	100 53
Total disbursements .....	8,623 62
Balance .....	\$1,499 09

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$1,499 09
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	891	\$2,029,125 00
Written and renewed during the year .....	212	515,855 00
<b>Total .....</b>	<b>1,103</b>	<b>\$2,544,980 00</b>
Deduct those expired and cancelled .....	185	399,780 00
<b>In force at the end of the year .....</b>	<b>918</b>	<b>\$2,145,200 00</b>
Amount of losses paid since organization .....		\$78,692 87
Average insurance in force per policy .....		2,336+

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Dodge county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 2 mills.

What is the amount of policy fee charged? \$2.00; \$1.50 for agent, \$.50 for secretary.

Is any portion of the assessments used for any other purpose than the payment of losses? If so, what amount and for what purpose? Funds are not kept separate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2½ mills.

What compensation do agents receive? \$1.50 for each application.

What kinds of property does your company insure? Farm property and detached dwellings in villages and cities.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? Left to the discretion of the officers.

IRVING MUTUAL FIRE INSURANCE COMPANY,  
IRVING, JACKSON COUNTY.

[Organized or incorporated February 24, 1883; commenced business  
April 4, 1883.]

President, A. D. POLLEYS, Melrose, Wis.  
Secretary, H. C. DAVIS, Black River Falls, Wis. Route 6.  
Express office of the Secretary is located at Black River Falls,  
Wis.

BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$185 11
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INCOME DURING YEAR.

Cash received for premiums or assessments .....	678 54
Sum of both amounts .....	<u>\$863 65</u>

DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$359 90
Payments returned on cancelled policies..	34 02
Paid as salaries and compensation to president, \$25.00; secretary, \$150.00; treasurer, \$25.00; directors, \$14.00 .....	214 00
All other disbursements: Adjusting losses, \$27.00; stamps, envelopes and stationery, \$35.54; printing, \$25.15; annual settlement, \$8.00; hall rent, \$2.00; legal advice, \$2.00 .....	<u>39 69</u>
Total disbursements .....	<u>707 61</u>
Balance .....	<u><u>\$156 04</u></u>

ASSETS.

Cash belonging to company, in hands of treasurer .....	\$151 89
Agents' debit balances cash .....	4 15
Total assets .....	<u><u>\$156 04</u></u>

LIABILITIES.

All other accounts, bills, etc., remaining unpaid: Outstanding orders .....	<u><u>\$102 94</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	523	\$676,570 00
Written and renewed during the year .....	117	199,385 00
Total .....	640	\$875,955 00
Deduct those expired and cancelled .....	84	95,926 00
In force at the end of the year .....	556	\$780,029 00
Amount of losses paid since organization .....		\$33,327 84
Average insurance in force per policy .....		\$1,402 93

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Melrose, Irving, Aiblon, Manchester, Franklin, Hixton, Brockway, Springfield, Garden Valley, Curran, Cleveland, Garfield.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? By state law printed in full.

What is the largest amount and the longest period for which a risk is written? \$3,000.00, within 100 feet, five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{4}$ ,  $\frac{1}{2}$ , 1 per cent.

What compensation do agents receive? \$1.00 for survey.

What kinds of property does your company insure? Farm property, hotels, churches, school houses, stores, halls and isolated dwellings in villages.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 40 feet in villages.

## IXONIA MUTUAL FIRE INSURANCE COMPANY,

IXONIA, JEFFERSON COUNTY.

[Organized or incorporated November 6, 1875; commenced business  
January 4, 1876.]

President, WILLIAM MORAN, Ixonia, R. No. 2.

Secretary, JOHN SAEGER, Ixonia, R. No. 2.

Express office of the Secretary is located at Ixonia Wls.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$9 27
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$2,397 06	
Cash received as borrowed money .....	200 00	
Cash received from all other sources: For policy fees, etc. ....	94 58	
Total income during the year .....		2,691 64
Sum of both amounts .....		\$2,700 91

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$31.73 losses occurring in previous years) ....	\$2,522 80	
Interest .....	3 00	
Paid as salaries and compensation to pres- ident, \$12.00; secretary, \$25.16; directors, \$53.00 .....	87 16	
All other disbursements: hall rent .....	1 59	
Total disbursements .....		2,614 46
Balance .....		\$86 45

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$86 45
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## LIABILITIES.

Borrowed money unpaid .....	275 00
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RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	351	\$727,470 00
Written and renewed during the year .....	87	202,460 00
Total .....	438	\$929,930 00
Deduct those expired and canceled .....	84	182,940 00
In force at the end of the year .....	354	\$746,990 00
Amount of losses paid since organization .....		\$21,665 34
Average insurance in force per policy .....		\$2,110 10

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Ixonia, \$680,910.00; Oconomowoc, \$29,325.00; Concord, \$6,275.00; Lebanon, \$5,880.00; Watertown, \$24,600.00.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,500.00; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? Pro ratio share of losses on premium.

What is the amount of policy fee charged? \$1.75.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? .00219.

What compensation do agents receive? 75 cents policy fee, treasurer one per cent. for collections of assessments.

What kinds of property does your company insure? Farm property, cheese and butter factories, church and school property, store buildings, blacksmith shops and hotels.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? No limit; hazardous property rejected.

# JAMESTOWN MUTUAL FIRE INSURANCE COMPANY,

JAMESTOWN, GRANT COUNTY.

[Organized or incorporated March 14, 1885; commenced business May 1, 1885.]

President, CHRIST. DROESSLER, Dickeyville Wis.

Secretary, JOSEPH C. BRANT, Louisburg, Wis.

Express office of the Secretary is located at East Dubuque, Ill.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$737 52
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## INCOME DURING YEAR.

Cash received for premiums .....	1,950 55
Sum of both amounts .....	<u>\$1,788 07</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$985 50
Payments or dividends returned on policies still in force .....	86 55
Paid as salaries and compensation to president, \$56.75; secretary, \$19.00; treasurer, \$25.70; directors \$4.50 .....	105 95
All other disbursements: Stamps, \$8.85; appraising loss, \$45.00; agents' fees for reports, \$4.50; sundries, \$2.50 .....	60 85
Total disbursements .....	<u>1,238 85</u>
Balance .....	<u><u>\$549 22</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	<u><u>\$549 22</u></u>
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RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	737	\$1,200,042 09
Written and renewed during the year .....	217	406,749 00
Total .....	954	\$1,606,782 00
Deduct those expired and cancelled .....	192	238,343 00
In force at the end of the year .....	762	\$1,368,439 00
Amount of losses paid since organization .....		\$8,176 10
Average insurance in force per policy .....		1,706 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Jamestown, Paris, Smelzer, Potosi, Hazel Green, Harrison.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No not all.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,900.00; five years.

Has the company re-insured any of its risks in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each. St. Andrews Church, St. Mary Church, St. Joseph Church amount not known to us.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One-fourth to one-half per cent.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 per applicant.

What kinds of property does your company insure? All kinds excepting stores, saloons and blacksmith shops.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 80 feet.

# LA CROSSE COUNTY SCANDINAVIAN MUTUAL INSURANCE COMPANY,

## LA CROSSE COUNTY.

[Organized or incorporated October 4, 1874; commenced business  
January 5, 1875.]

President, CORNELIUS JOHNSON, Holmen, Wis.

Secretary, THOS. JOHNSON, Midway, Wis.

Express office of the Secretary is located at Onalaska, Wis.

### BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$1,386 45
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### INCOME DURING YEAR.

Cash received for premiums and policy fees.....	713 10
Sum of both amounts .....	<u>\$2,099 55</u>

### DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$15.00 losses occurring in previous years) .....	\$263 00
Payments returned on cancelled policies ..	1 45
Paid as salaries and compensation to presi- dent, \$13.70; secretary, and treasurer, \$30.85; directors, \$21.00 .....	65 55
Paid as compensation to agents .....	102 00
All other disbursements: postage and stationery .....	8 89
For adjusting losses .....	14 00
Total disbursements .....	<u>454 89</u>
Balance .....	<u><u>\$1,644 66</u></u>

### ASSETS.

Cash deposited in Batavian National Bank of La Crosse .....	\$1,644 66
Supplies .....	20 00
Total assets .....	<u><u>\$1,664 66</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	586	\$937,090 00
Written and renewed during the year .....	137	244,238 00
Total .....	723	\$1,181,328 00
Deduct those expired and cancelled .....	134	95,878 00
In force at the end of the year .....	589	\$1,085,450 00
Amount of losses paid since organization .....		\$6,507 24
Average insurance in force per policy .....		1,842 88

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

La Crosse county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary and treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{4}$  per cent. on farm property,  $\frac{1}{2}$  per cent. on churches, school houses and creameries.

What is the amount of policy fee charged? \$1.25.

Is any portion of the assessments used for any other purpose than the payment of losses? No. If so, what amount and for what purpose? Has had no assessment since 1876.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

What compensation do agents receive? \$.75 per application.

What kinds of property does your company insure? All kinds of farm property, churches, school houses, threshing outfits and farmers creameries.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet from all attached village property.

## LIMA MUTUAL FIRE INSURANCE COMPANY,

## LIMA, ROCK COUNTY.

[Organized or Incorporated June 26, 1872; commenced business June 26, 1872.]

President, W J. McCORD, Lima Center, Wis.  
 Secretary, Miss ORRA D. GOULD, Lima Center, Wis.  
 Express office of the Secretary is located at Lima, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$280 51
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## INCOME DURING YEAR.

Cash received for premiums .....	\$216 28	
Cash received from all other sources: 6 as- signment fees .....	3 00	
Unpaid premiums of 1905 .....	17 37	
		<hr/>
Total income during the year .....	236 65	
		<hr/>
Sum of both amounts .....	\$517 16	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$324 00	
Payments returned on cancelled policies ...	14 03	
Paid as salaries and compensation to presi- dent, \$18.00; secretary, \$28.00; surveyor, \$41.50; directors, \$2.00; .....	89 50	
All other disbursements: postals and printing .....	4 50	
		<hr/>
Total disbursements .....	432 03	
		<hr/>
Balance .....	\$85 13	
		<hr/> <hr/>

## ASSETS.

Cash in company's office, or in hands of secretary .....	\$85 13
	<hr/> <hr/>



RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	256	\$477,326 40
Written and renewed during the year .....	44	96,620 00
Total .....	300	\$573,946 40
Deduct those expired and cancelled .....	62	101,324 00
In force at the end of the year .....	238	\$472,622 40
Amount of losses paid since organization .....		\$19,430 70
Average insurance in force per policy .....		\$1,990 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Lima, Rock county, Wis.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? It is.

What is the largest amount and the longest period for which a risk is written? \$2,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premiums (or advance assessment) charged?  $\frac{1}{2}$  of 1 per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? It does.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? Surveyor, \$2.00 per day.

What kinds of property does your company insure? According to law.

What is the highest per cent. of the value of the property that the company insures? 66 2-3 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? Safe.

# LINDEN TOWN FARMERS MUTUAL FIRE INSURANCE COMPANY,

LINDEN, IOWA COUNTY.

[Organized or incorporated February 20, 1872; commenced business  
April 6, 1872.]

President, JAMES PEDLEY, Cobb, Wis.

Secretary, R. OSBORNE, Linden, Wis.

Express office of the Secretary is located at Linden, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$533 62
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$1,343 15
Cash received as interest .....	4 50
Cash received from all other sources:	
126 applications and 4 transfers .....	128 00

Total income during the year .....	1,475 65
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Sum of both amounts .....	\$2,009 27
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## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$864 25
Payments returned on cancelled policies ..	142 32
Paid as salaries and compensation to presi-	
dent, \$15.00; secretary, \$80.00; treasurer,	
\$5.00; directors, \$45.50; .....	145 50
Paid as compensation to agents .....	126 00
All other disbursements: Stationery and	
printing, \$3.60; adjusting loss, \$31.50;	
postage, \$7.49; telephone, \$1.00; traveling	
expense, \$1.80 .....	45 39

Total disbursements .....	1,323 46
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Balance .....	\$685 81
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## ASSETS.

Cash deposited in First National Bank	
Mineral Point .....	\$300 00
Cash belonging to company, in hands of	
treasurer .....	385 81
Furniture, fixtures and safes, \$40.00; sup-	
plies, \$5.00 .....	45 00

Total assets .....	\$730 81
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## LIABILITIES.

Amount of losses due and unpaid (No. 1) ..	\$17 00
Amount of losses resisted (No. 1) .....	100 00
Total liabilities .....	<u>\$117 00</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	538	\$1,144,210 00
Written and renewed during the year .....	126	268,630 00
Total .....	<u>664</u>	<u>\$1,412,840 00</u>
Deduct those expired and cancelled .....	101	185,600 00
In force at the end of the year .....	<u>563</u>	<u>\$1,227,240 00</u>
Amount of losses paid since organization .....		\$13,435 24
Average insurance in force per policy .....		\$2,179 82

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Linden, Mifflin, Eden and south part of Highland.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution or by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? It is.

What is the largest amount and the longest period for which a risk is written? \$2,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{2}$  of 1 per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? If so, what amount and for what purpose? No assessment since organization.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

What compensation do agents receive? \$1.00 for each application.  
What kinds of property does your company insure? Farm property only.

What is the highest per cent. of the value of the property that the company insures? 60 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## LINDINA FIRE INSURANCE COMPANY,

LINDINA, JUNEAU COUNTY.

[Organized or incorporated February, 1879; commenced business  
April, 1879.]

President E. H. ROBINSON, Mauston, Wis.

Secretary, J. H. McNOWN, Mauston, Wis.

Express office of the Secretary is located at Mauston, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$78 63
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## INCOME DURING YEAR.

Cash received for premiums and assessments.....	4,900 18
Sum of both amounts.....	<u>\$4,978 81</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,180.00 losses occurring in previous year).....	\$4,340 88
Paid as salaries and compensation to presi- dent, \$42.45; secretary, \$103.75; treasurer, \$23.75; directors, \$132.89.....	302 84
Paid for collection of assessments.....	89 29
All other disbursements: Printing, \$7.75; postage and stationery, \$46.10; janitor, \$1.50 .....	55 35
Total disbursements .....	<u>4,788 36</u>
Balance .....	<u><u>\$190 45</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$190 45
Furniture, fixtures and safes, \$30.00; supplies, \$10.00...	40 00
Total assets .....	<u><u>\$230 45</u></u>

24—Ins.

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	739	\$984,040 00
Written and renewed during the year.....	192	276,855 00
Total .....	931	\$1,260,895 00
Deduct those expired and cancelled.....	178	210,715 00
In force at the end of the year.....	753	\$1,050,180 00
Amount of losses paid since organization.....		\$46,110 25
Average insurance in force per policy.....		1,393 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Lindina, town 15, range 3 east; Summit, town 14, range 3 east; Seven Mile Creek, town 14, range 4 east; Lemonweir, towns 15 and 16, range 4 east.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 1 mill.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Two.

What was the rate used in computing these assessments?  $1\frac{1}{2}$  and 3 mills.

What compensation do agents receive? 85 cents per application.

What kinds of property does your company insure? Farm buildings and contents, live stock, machinery, etc., town, church and society halls, school houses, water mills, creameries and cheese factories, country stores and contents, etc.

What is the highest per cent. of the value of the property that the company insures? 66 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

## LISBON FIRE INSURANCE COMPANY,

LISBON, JUNEAU COUNTY.

[Organized or incorporated June 20, 1896; commenced business  
July 20, 1896.]

President, A. V. ROBISON, New Lisbon, Wis.  
Secretary, W. J. HERRIOT, Mauston, Wis.  
Express office of the Secretary is located at Mauston, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$398 25
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	\$1,860 73
Cash received as interest.....	7 14
Cash received from all other sources:	
Transfers .....	5 00
	<hr/>
Total income during the year.....	1,872 87
	<hr/>
Sum of both amounts.....	\$2,271 12

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,566 50
Paid as salaries and compensation to president, \$67.50; secretary, \$43 65; treasurer, \$48.19; directors, \$94.18.....	253 82
Paid for collection of assessments.....	44 50
All other disbursements: Postage, \$18.20; printing, \$13.01 .....	31 21
	<hr/>
Total disbursements .....	1,895 73
	<hr/>
Balance .....	\$375 39
	<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$375 39
Amount of assessments levied, not yet collected.....	15 86
Furniture, fixtures and safes, \$13.65; supplies, \$10.00...	23 65
	<hr/>
Total assets .....	\$414 92
	<hr/> <hr/>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	498	\$585,222 00
Written and renewed during the year.....	111	138 704 00
Total .....	609	\$723,926 00
Deduct those expired and cancelled.....	115	133,966 00
In force at the end of the year.....	494	\$589,960 00
Amount of losses paid since organization.....		\$11,436 54
Average insurance in force per policy.....		1,194 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Orange, Fountain, Clearfield, Lisbon, Lindina, Lemonweir, Kildare, Lyndon, city of New Lisbon.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. - Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 2 mills.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Necessary expenses if premiums do not pay them.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? .0025.

What compensation do agents receive? \$1.50 per day.

What kinds of property does your company insure? Farm buildings, churches, halls, school houses, hay, grain, tools, stock, etc.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 75 feet.

## LISBON MUTUAL INSURANCE COMPANY,

LISBON, WAUKESHA COUNTY.

[Organized or incorporated May, 1874; commenced business June 10,  
1874.]

President, WILLIAM WEAVER, 2nd, Sussex, Wis.

Secretary, JOHN R. SMALL, Sussex, Wis.

Express office of the Secretary is located at Sussex, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$1,443 00
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$835 35	
Cash received as interest.....	18 38	
		<hr/>
Total income during the year.....		853 73
		<hr/>
Sum of both amounts.....		\$2,296 73

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$892 75	
Paid as salaries and compensation to president, \$5.00; secretary, \$150.00; treasurer, \$5.00; directors, \$20.00.....	180 00	
All other disbursements: Postage, printing, stationery and expressage.....	22 00	
		<hr/>
Total disbursements .....		1,094 75
		<hr/>
Balance .....		\$1,201 98
		<hr/> <hr/>

## ASSETS.

Cash deposited in Waukesha National Bank.....	\$1,201 98
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RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	334	\$754,216 00
Written and renewed during the year.....	83	225,575 00
<b>Total .....</b>	<b>427</b>	<b>\$979,791 00</b>
Deduct those expired and cancelled.....	83	173,480 00
<b>In force at the end of the year.....</b>	<b>344</b>	<b>\$806,311 00</b>
Amount of losses paid since organization.....		\$15,746 50
Average insurance in force per policy.....		2,343 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Lisbon.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 3 mills.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? None.

What kinds of property does your company insure? All farm property, churches, school houses and isolated village property.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 75 feet.

# LITTLE BLACK FARMERS MUTUAL FIRE INSURANCE COMPANY,

LITTLE BLACK, TAYLOR COUNTY.

[Organized or incorporated June 4, 1889; commenced business  
July 26, 1889.]

President, JOHN KRAEMER, Medford, Wis.  
Secretary, VINCENT JAKEL, Stetsonville, Wis.  
Express office of the Secretary, Stetsonville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$11,526 06
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	\$3,607 07
Cash received as interest.....	516 85
	4,123 92
Total income during the year.....	4,123 92
	\$15,649 98

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$652 65
Payments returned on cancelled policies...	56 94
Paid as salaries and compensation to president, \$34.50; secretary, \$138.00; treasurer, \$156.40; directors, \$42.00.....	370 90
Paid as compensation to agents.....	345 00
All other disbursements: Stationery and printing, \$42.26; postage, \$22.25; fire com., \$35.00; office and hall rent, \$14.00; all other expenses, \$31.18.....	144 69
	1,570 18
Total disbursements .....	1,570 18
	\$14,079 80

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$1,584 80
Loans on mortgages on real estate.....	11,895 00
Loans on town orders.....	600 00
Furniture, fixtures and safes, \$250.00; supplies, \$10.00..	260 00
Other items: Premium notes.....	143 70
	\$14,483 50
Total assets .....	\$14,483 50

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,083	\$945,675 00
Written and renewed during the year.....	279	264,420 00
Total .....	1,362	\$1,210,095 00
Deduct those expired and cancelled.....	196	149,545 00
In force at the end of the year.....	1,166	\$1,060,550 00
Amount of losses paid since organization.....		\$14,481 94
Average insurance in force per policy.....		910 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Town 29, range 1 and 2 east; town 30, range 1 and 2 east and 1 west; town 31, range 1 and 2 east and 1 and 2 west; town 32, range 1, 2 and 3 east and 1 west; town 33, range 1, 2 and 3 east; town 34, range 1, 2 and 3 east and 1 west; town 35, range 1 east and 1 and 2 west; town 36, range 1 and 2 west.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000.00; treasurer, \$20,000.00.

What is the rate of premium (or advance assessment) charged? 1, 1½ and 2 per cent.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 per policy issued.

What kinds of property does your company insure? Farm property, school houses, town halls, country churches, stores, cheese factories and creameries.

What is the highest per cent. of the value of the property that the company insures? Two-thirds value.

At what distance from other hazards must a risk be situated to be insured by the company? 60 feet.

# LODI FARMERS MUTUAL FIRE INSURANCE COMPANY,

LODI, COLUMBIA COUNTY.

[Organized or incorporated March 28, 1877; commenced business  
March 28, 1877.]

President, A. R. REYNOLDS, Lodi, Wis.  
Secretary, THOMAS LEAVY, Lodi, Wis.  
Express office of the Secretary, Lodi, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$601 59
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	\$335 75
Cash received for adding to policies.....	17 75
Cash received from all other sources: 93 policies, 85 cents each, also for 30 addi- tions to policies by agent, 40 cents each...	91 05
Total income during the year.....	444 55
Sum of both amounts.....	\$1,046 14

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$20.00 losses occurring in previous years).....	\$649 30
Payments returned on cancelled policies...	34 96
Paid as salaries and compensation to presi- dent, \$15.90; secretary, \$74.00; treasurer, \$25.94 .....	115 84
Paid as compensation to agents.....	95 00
All other disbursements: Agent service done in year 1905, \$10.75; printing, \$9.00; janitor, 50c; postage and envelopes, \$7.86.	28 11
Total disbursements .....	923 21
Balance .....	\$122 93

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$122 93
Amount of assessments levied, not yet collected.....	16 30
Total assets .....	\$1,752 93

## LIABILITIES.

Amount of losses adjusted, not due.....	\$1,250 00
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	414	\$757,270 00
Written and renewed during the year.....	93	184,433 00
<b>Total</b> .....	<b>507</b>	<b>\$941,703 00</b>
Deduct those expired and cancelled.....	73	124,531 00
<b>In force at the end of the year.....</b>	<b>434</b>	<b>\$817,172 00</b>
Amount of losses paid since organization.....		\$18,475 59
Average insurance in force per policy.....		1,882 88

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Lodi, West Point and Dane.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? I do not know.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; years 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000 00.

What is the rate of premium (or advance assessment) charged? 2 mills.

What is the amount of policy fee charged? 85 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? To pay expenses of company if necessary.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? \$1.50 per day and 50c of the 85c policy fee for taking an application.

What kinds of property does your company insure? Farm dwellings, barns, buildings and their contents, live stock, school houses, village property and thrashing machines.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet, that is to say 100 feet from another man's property.

# LOWER SUGAR BUSH FARMERS MUTUAL FIRE INSURANCE COMPANY,

GROVER, MARINETTE COUNTY.

[Organized or incorporated October 27, 1888; commenced business  
February 11, 1889.]

Secretary, WILLIAM LEPINSKY, Peshtigo, Wis.  
Express office of the Secretary, Peshtigo, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$4,957 30
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	\$3,783 75
Cash received as interest.....	260 39
	<hr/>
Total income during the year.....	4,044 64
	<hr/>
Sum of both amounts .....	\$9,001 94

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,100 50
Payments returned on cancelled policies...	27 48
Paid as salaries and compensation to secretary, \$125.00; treasurer, \$80.89; directors, \$61.25 .....	266 14
All other disbursements: Application blanks, \$8.00; lawyer fees \$2.00; justice fees, 50 cents; register fees, \$2.00; postage and paper, \$12.50.....	25 00
	<hr/>
Total disbursements .....	1,419 12
	<hr/>
Balance .....	\$7,582 82
	<hr/> <hr/>

## ASSETS.

Cash deposited in Peshtigo National Bank	\$2,575 73
Cash belonging to company in hands of treasurer .....	2,200 00
Loans on mortgage on real estate .....	2,632 09
Other assets: Chattel mortgage .....	175 00
Furniture, fixtures and safes, \$20.00; supplies, \$3.00 .....	23 00
	<hr/>
Total assets .....	7,605 82
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,070	\$1,376,731 00
Written and renewed during the year .....	262	378,375 00
<b>Total</b> .....	<b>1,332</b>	<b>\$1,755,106 00</b>
Deduct those expired and cancelled .....	250	257,654 00
<b>In force at the end of the year</b> .....	<b>1,082</b>	<b>\$1,497,452 00</b>
Amount of losses paid since organization .....		\$22,580 49
Average insurance in force per policy .....		1,383 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Grover, Coleman Peshtigo, Crivitz, and Porterfield in Marinette county; Little River, Oconto, Pensaukee, Little Suamico, Maple Valley, Stiles, Chase, Morgan, Spruce, Oconto Falls, and Gillett in Oconto county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,015; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One per cent.

What is the amount of policy fee charged? \$.25.

Is any portion of the assessments used for any other purpose than the payment of losses? If so, what amount and for what purpose? Had none.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.25.

What kinds of property does your company insure? Farm property.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## LUCK MUTUAL FIRE INSURANCE COMPANY,

LUCK, POLK COUNTY.

[Organized or incorporated August 27, 1881; commenced business  
August 27, 1881.]

President, PETER CHRISTENSEN, Milltown, Wis.

Secretary, NELSON LAWSON, Luck, Wis.

Express office of the Secretary is located at Luck, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$872 00
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$3,044 51
Cash received from all other sources:	
Policy fees .....	362 50
	<hr/>
Total income during the year .....	3,407 01
	<hr/>
Sum of both amounts .....	\$4,279 01

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$2,224 30
Payments returned on cancelled policies ..	18 39
Paid as salaries and compensation to president, \$1.50; secretary, \$168.50; treasurer, \$5.00; directors, \$9.00 .....	184 00
Paid as compensation to agents .....	198 75
Paid for collection of assessments .....	18 89
All other disbursements: Settling losses, \$67.50; stationery, \$21.87; postage, \$35.19; executive committee, \$42.00 .....	166 56
	<hr/>
Total disbursements .....	2,810 89
	<hr/>
Balance .....	\$1,468 12
	<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$1,468 12
Amount of assessments levied, not yet collected .....	83 51
Furniture, fixtures and safes, \$50.00; supplies, \$25.00 .....	75 00
	<hr/>
Total assets .....	\$1,626 63
	<hr/> <hr/>



RISKS.		No.	Amount.
In force on the 31st day of December of the preceding year .....	877	\$1,329,835 00	
Written and renewed during the year .....	265	486,802 00	
Total .....	1,142	\$1,816,637 00	
Deduct those expired and cancelled.....	215	360,265 00	
In force at the end of the year .....	927	\$1,456,372 00	
Amount of losses paid since organization .....		\$14,782 30	
Average insurance in force per policy .....		\$1,571 05	

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Eureka, Milltown, Laketown, Luck, Sterling, Balsam Lake, St. Croix Falls, Bone Lake, Clam Falls, McKinley, Georgetown, Lorain, Johnstown, and West Sweden in Polk county; and Trade Lake and Grantsburg in Burnett county; and in villages (organized out of territory formerly in each town) of Luck, Centuria, Balsam Lake, and St. Croix Falls.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? No.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$4,000.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 3 mills.

What is the amount of policy fee charged? \$1.30.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills on each dollar insured.

What compensation do agents receive? 75 cents on each policy.

What kinds of property does your company insure? Farm property, detached dwellings and their contents, churches, school houses, town and society halls.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## LYNN MUTUAL FIRE INSURANCE COMPANY,

## LYNN, CLARK COUNTY.

[Organized or incorporated May 21, 1878; commenced business May 28, 1878.]

President, GEO. A. URE, Granton, Wis., R. F. D. No. 2.

Secretary, HENRY STERNITZKY, Granton, Wis., R. F. D. No. 2.

Express office of the Secretary, Lynn, Clark county, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$1,706 95

## INCOME DURING YEAR.

Cash received for premiums or assessments \$13,137 27  
 Cash received as interest..... 34 26  
 Cash received as borrowed money..... 1,000 90  
 Cash received from all other sources:  
   Unearned premiums returned..... 16 00  
 Fines and penalties ..... 6 09

Total income during the year..... 14,193 62

Sum of both amounts ..... \$18,839 67

## DISBURSEMENTS DURING YEAR.

Amount paid for losses..... \$8,660 00  
 Payments returned on cancelled policies.. 452 08  
 Borrowed money, \$1,000.00 and interest,  
   \$15.00 repaid ..... 1,015 00  
 Paid as salaries and compensation to presi-  
   dent, \$125.00; secretary, \$500.00; treas-  
   urer, \$150.00; directors, \$424.99..... 1,199 99  
 Paid as compensation to agents, policy and  
   survey fees ..... 894 09  
 Paid for collection of assessments..... 80 75  
 All other disbursements: Adjustment of  
   losses ..... 499 96  
   Printing and stationery, \$235.84; postage,  
   \$24.39 ..... 260 23  
   Incidental and telephone service..... 140 05

Total disbursements ..... 13,292 06

Balance ..... \$5,697 61

## ASSETS.

Cash deposited in Neillsville Bank and Farmers State  
   Bank of Granton ..... \$5,527 22  
 Other assets: In hands of agents not paid in..... 170 39  
 Amount of assessments levied, not yet collected..... 156 24  
 Furniture, fixtures and safes, \$275.00; supplies, \$30.00.. 305 00

Total assets ..... \$6,158 85

## LIABILITIES.

Amount of losses resisted (No. 1)..... \$1,600 00

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	3,185	\$4,117,754 15
Written and renewed during the year.....	894	1,267,917 00
<b>Total .....</b>	<b>4,079</b>	<b>\$5,385,671 15</b>
Deduct those expired and cancelled.....	745	887,275 50
<b>In force at the end of the year.....</b>	<b>3,334</b>	<b>\$4,498,395 65</b>
Amount of losses paid since organization.....		\$106,909 37
Average insurance in force per policy.....		1,049 30

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

All of the townships in Clark county and the towns of Lincoln and Rock in Wood county, Wisconsin.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2 000.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{4}$  per cent on first class and 1 per cent on second class risks.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills on the dollar.

What compensation do agents receive? \$1.00 policy and survey fee.

What kinds of property does your company insure? Detached farm property, country churches, schools, stores, creameries, cheese factories, town and society halls.

What is the highest per cent of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 70 feet.

# MANCHESTER, KINGSTON & MARQUETTE INSURANCE COMPANY,

KINGSTON, GREEN LAKE COUNTY.

[Organized or incorporated 1875; commenced business 1876.]

President, F. A. PATERICK, Marquette, Wis.

Secretary, E. DIXON, Kingston, Wis.

Express office of the Secretary, Markesan, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$364 88
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$1,072 43
Cash received as borrowed money.....	309 00
Total income during the year.....	1,372 43
Sum of both amounts.....	<u>\$1,737 31</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$655 72
Payments returned on cancelled policies....	1 80
Borrowed money, \$300.00 and interest, \$9.00 repaid .....	309 00
Paid as salaries and compensation to president, \$10.00; secretary, \$95.55; treasurer, \$10.00; directors, \$75.00 .....	190 53
Paid for collection of assessments.....	17 07
All other disbursements: Printing, \$21.30; postage, \$27.36; telephone, \$1.55; rent, \$5.00 .....	55 81
Total disbursements .....	1,229 95
Balance .....	<u>\$507 36</u>

## ASSETS.

Cash in company's office, or in hands of secretary.....	\$50 00
Cash belonging to company, in hands of treasurer.....	457 36
Furniture, fixtures and safes, \$15.00; supplies, \$15.00...	39 00
Total assets .....	<u>\$537 36</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	751	\$841,945 00
Written and renewed during the year.....	214	261,683 00
<b>Total .....</b>	<b>965</b>	<b>\$1,102,728 00</b>
Deduct those expired and cancelled.....	252	203,108 00
<b>In force at the end of the year.....</b>	<b>713</b>	<b>\$839,620 00</b>
<b>Amount of losses paid since organization.....</b>		<b>\$21,634 95</b>
<b>Average insurance in force per policy.....</b>		<b>1,261 00</b>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Manchester, Kingston and Marquette.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One mill.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose. Current expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One mill.

What compensation do agents receive? \$1.00 per each application.

What kinds of property does your company insure? All farm property, school houses and churches.

What is the highest per cent of the value of the property that the company insures? Two-thirds real estate and full value on personal property.

At what distance from other hazards must a risk be situated to be insured by the company? 60 feet.

## MANITOWOC RAPIDS INSURANCE COMPANY,

MANITOWOC RAPIDS, MANITOWOC COUNTY.

[Organized or incorporated January 31, 1874; commenced business  
February 2, 1874.]

President MATHIAS SPECHT, Manitowoc, Route 6, Box 91.  
Secretary, ADAM BLESER, Manitowoc, Route 6, Box 93.  
Express office of the Secretary, Manitowoc, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$10,013 29

## INCOME DURING YEAR.

Cash received for premiums.....	\$3,317 30	
Cash received as interest .....	374 88	
		<hr/>
Total income during the year.....		3,692 18
		<hr/>
Sum of both amounts.....		\$13,705 47

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,491 92	
Payments returned on cancelled policies...	34 96	
Paid as salaries and compensation to secretary, \$144.00; treasurer, \$75.00; directors, \$240.00 .....	459 00	
All other disbursements: Committee adjusting losses, \$30.24; auditing committee, \$4.50; printing and stationery, \$7.75; mortgage recording, \$1.00; postage, \$8.50	51 99	
		<hr/>
Total disbursements .....		1,947 87
		<hr/>
Balance .....		\$11,757 60
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer....	\$2,457 60
Loans on mortgages on real estate.....	7,735 00
Loans on notes .....	1,565 00
Furniture, fixtures and safes, \$100.00; supplies, \$20.00..	120 00
	<hr/>
Total assets .....	\$11,877 60
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	788	\$1,751 585 00
Written and renewed during the year.....	320	675,933 00
<b>Total .....</b>	<b>1,108</b>	<b>\$2,427,521 00</b>
Deduct those expired and cancelled.....	298	612,736 00
<b>In force at the end of the year.....</b>	<b>810</b>	<b>\$1,817,785 00</b>
<b>Amount of losses paid since organization.....</b>		<b>\$35,916 91</b>
<b>Average insurance in force per policy.....</b>		<b>2,240 59</b>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Manitowoc Rapids, Kossuth, Cato, Cooperstown, Franklin, Two Rivers, Rockland, Newton, Gibson, Maple Grove, Mishicott, Liberty and Manitowoc.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$7,100; 3 years.

Has the company re-insured any or its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$20,000.00.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{2}$  and  $1\frac{1}{2}$  per cent for 3 years.

What is the amount of policy fee charged? \$1.00.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

What compensation do agents receive? \$1.50 for every day service and 50c for each application.

What kinds of property does your company insure? All property covered by section 1931 except cheese factories, creameries, water mills and hotels.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# MAPLE VALLEY MUTUAL HOME FIRE INSURANCE COMPANY,

MAPLE VALLEY, OCONTO COUNTY.

[Organized or incorporated May 25, 1891; commenced business September 1, 1891.]

President, L. E. WHITING, Oconto, Wis.  
Secretary, C. W. HALSTED, Lena, Wis.  
Express office of the Secretary. Lena, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$6,364 17

## INCOME DURING YEAR.

Cash received for premiums or assessments \$4,211 28  
Cash received as interest..... 188 11  
Cash received from all other sources: Assignments vacant and carpenter's risks.. 44 39

Total income during the year..... 4,443 78

Sum of both amounts..... \$19,808 25

## DISBURSEMENTS DURING YEAR.

Amount paid for losses..... \$6,015 83  
Payments returned on cancelled policies.... 124 56  
Paid as salaries and compensation to president, \$42.80; secretary, \$290.00; treasurer, \$89.80 ..... 332 60  
All other disbursements: Adjusters, \$114.15; officers' bonds, \$35.00; printing, \$16.75; postage, \$24.56; committee on accounts, \$6.10; recording mortgages, \$2.00..... 138 56

Total disbursements ..... 6,671 55

Balance ..... \$4,136 70

## ASSETS.

Cash belonging to company, in hands of treasurer..... \$511 70  
Loans on mortgages on real estate..... 3,390 00  
Bills receivable, notes taken as premiums..... 325 09  
Interest due or accrued..... 162 00  
Furniture, fixtures and safes, \$130.00; supplies, \$30.00.. 160 00

Total assets ... \$4,458 70



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,650	\$1,576,789 09
Written and renewed during the year.....	478	517,651 00
Total .....	2,128	\$2,094,440 00
Deduct those expired and cancelled.....	421	397,881 00
In force at the end of the year.....	1,707	\$1,696,559 00
Amount of losses paid since organization .....		\$2,208,147 00
Average insurance in force per policy.....		994 +

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Underhill, Maple Valley, Pensaukee, Brazeau, Gillett, Oconto Falls, Morgan, Little River, Little Suamico, Lena, Stiles, Chase Armstrong, Oconto, in Oconto county; Peshtigo, Grover, Porterfield, Lake, Pound, Beaver, in Marinette county; Green Valley, in Shawano county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$8,000.00.

What is the rate of premium (or advance assessment) charged? Class 1, 1 per cent; class 2, 1½ per cent; class 3, 2 per cent.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? It may. If so, what amount and for what purpose. Surplus goes into general fund.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Not any.

What compensation do agents receive? \$1.50 for each application approved.

What kinds of property does your company insure? Farm property, country stores without stock, school houses, churches, town halls and country blacksmith shops.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

## MARTELL TOWN FIRE INSURANCE COMPANY,

## MARTELL, PIERCE COUNTY.

[Organized or incorporated June 29, 1878; commenced business, September 14, 1878.]

President, S. THORSON, River Falls, Wis., Route 1.  
 Secretary, L. H. PLACE, Ellsworth, Wis., Route 2.  
 Express office of the Secretary, Ellsworth, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$57 41
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	6,297 42
Sum of both amounts.....	<u>\$6,354 83</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$697.97 losses occurring in previous years).....	\$3,076 16
Paid as salaries and compensation to president, \$101.00; secretary and treasurer, \$303.00; directors, \$303.00 .....	707 00
Paid for collection of assessments.....	28 00
All other disbursements: Postage, stationery, printing and adjusting losses.....	<u>131 18</u>
Total disbursements .....	<u>3,942 34</u>
Balance .....	<u><u>\$2,412 49</u></u>

## ASSETS.

Cash in company's office, or in hands of secretary.....	\$200 00
Cash deposited in Baldwin, Ellsworth Merchant Bank River Falls, Spring Valley.....	1,212 49
Loans on notes .....	1,000 00
Furniture, fixtures and safes, \$60.00; supplies, \$15.00..	<u>75 00</u>
Total assets .....	<u><u>\$2,487 49</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,885	\$2,485,510 00
Written and renewed during the year.....	404	570,623 00
<b>Total .....</b>	<b>2,289</b>	<b>\$3,056,133 90</b>
Deduct those expired and cancelled .....	335	385,177 00
<b>In force at the end of the year.....</b>	<b>1,954</b>	<b>\$2,670,956 00</b>
Amount of losses paid since organization.....		\$28,685 12
Average insurance in force per policy.....		1,366 75

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Cady, Eau Galle, Rush River and Pleasant Valley, St. Croix county; Spring Lake, Gilman, Martell, Ellsworth, El Paso, Rock Elm, Salem, Hartland, Trenton and Isabelle in Pierce county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 2 mil's.

What is the amount of policy fee charged? \$1.75.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? No agents.

What kinds of property does your company insure? Farm property, general school houses and churches in farm districts not to exceed \$2,000.

# MAZOMANIE & BLACK EARTH MUTUAL FARMERS FIRE & LIGHTNING INSURANCE COMPANY,

MAZOMANIE, DANE COUNTY.

[Organized or incorporated February 5, 1882; commenced business  
March 20, 1882.]

President, C. W. BENNETT, Black Earth, Wis.  
Secretary, J. C. MORRELL, Mazomanie, Wis.  
Express office of the Secretary, Mazomanie, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$77 88
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$10 08
Cash received as borrowed money.....	400 00
Cash received from all other sources:	
Policy fees, \$180.00; cancelled policies,	
\$1.78 .....	181 78
Total income during the year.....	591 86
Sum of both amounts .....	\$669 74

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1.50 losses occurring in previous years) ....	\$329 00
Borrowed money, \$100.00 and interest, \$2.75 repaid .....	102 75
Paid as salaries and compensation to pres- ident, \$5.00; secretary, \$50.00; treas- urer, \$3.60; directors, \$8.00 .....	66 60
Paid as compensation to agents .....	90 90
All other disbursements: Adjusting losses, \$19.00; postage, \$5.34; justices fee, \$0.25 stationery, \$1.52; supplies, \$1.20 .....	27 30
Total disbursements .....	615 86
Balance .....	\$54 08

## ASSETS.

Cash deposited in Peoples State Bank, Mazomanie.....	\$54 08
Furniture, fixtures and safes, \$30.00; supplies, \$10.00...	40 00
Total assets .....	\$94 08

## LIABILITIES.

Amount of losses due and unpaid (No. 2) .....	\$24 00
Borrowed money unpaid, \$300.00; interest on same, \$7.50 ..	307 50
All other accounts, bills, etc., remaining unpaid: printing ..	1 00
Total liabilities .....	<u>\$332 50</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	379	\$570,766 00
Written and renewed during the year .....	90	130,141 00
Total .....	460	\$700,907 00
Deduct those expired and cancelled .....	67	81,850 00
In force at the end of the year .....	393	<u>\$619,057 00</u>
Amount of losses paid since organization .....		\$13,269 06
Average insurance in force per policy .....		\$1,575 +

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Mazomanie, Black Earth, Arena in Iowa county; Vermont, Cross Plains, Roxbury, Berry.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,500; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$100.00; treasurer, \$5,000.00.

What is the amount of policy fee charged? Two dollars.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Necessary expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$2.00.

What kinds of property does your company insure? All of farm property, school houses, cheese factories, small grist-mills with water power.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# McMILLAN GRANGE MUTUAL FIRE INSURANCE COMPANY,

McMILLAN, MARATHON COUNTY.

[Organized or incorporated May 28, 1898; commenced business Aug. 15, 1898.]

President, WM. E. RASCHKE, Rozellville, Wis.  
Secretary, BEN. LANG, R. R. No. 4, Marshfield, Wis.  
Express office of the Secretary is located at Marshfield, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$918 '99
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$5,240 32
Cash received as borrowed money .....	2,506 48
Cash received from all other sources: Dam-	
ages on cancelled policies pro rata, \$6.45	
fine, \$1.80 .....	8 25
Total income during the year .....	7,755 05
Sum of both amounts .....	\$8,674 04

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$5.00	
losses occurring in previous years) ....	\$4,333 34
Borrowed money, \$2,536.48 and interest,	
\$29.42 repaid .....	2,535 90
Paid as salaries and compensation to pres-	
ident, \$50.55; secretary, \$135.80; treas-	
urer, \$39.80; directors, \$44.25 .....	270 40
Paid as compensation to agents .....	326 50
Paid for collection of assessments .....	91 23
All other disbursements: Postal cards, print-	
ing and publishing notices, 500 stamped	
envelopes, stationery and rig hire and	
and telephone messages .....	49 00
Total disbursements .....	7,606 37
Balance .....	\$1,067 67

## ASSETS.

Cash deposited in American National Bk. of Marshfield	\$1,067 67
Amount of assessments levied, not yet collected .....	180 30
Furniture, fixtures and safes, \$100.00; supplies, \$25.00	125 00
Loans on notes not secured and bills receivable not se-	
cured .....	20 00
Total assets .....	\$1,392 97

## LIABILITIES.

Amount of losses reported, not adjusted (No. 1) .....	\$24 30
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,029	\$1,491,463 00
Written and renewed during the year .....	190	317,945 00
Total .....	1,219	\$1,802,408 00
Deduct those expired and cancelled .....	177	244,176 84
In force at the end of the year .....	1,042	\$1,558,231 16
Amount of losses paid since organization .....		\$17,113 84
Average insurance in force per policy .....		\$1,495 +

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

McMillan, Spencer, Brighton, Day, Eau Pleine, Cleveland, Frankfort, Emmet, Range 5 east of Bergen and the farm property of the village of McMillan, Marathon county, Wis.; Lincoln, Rock, Richfield, Cameron, Marshfield and the territory not platted in the City of Marshfield, Wood county, Wis.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,865.00; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 1 mill.

What is the amount of policy fee charged? \$1.50 per policy, \$1.00 per additional.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 3 mills.

What compensation do agents receive? \$1.25 per policy and \$1.00 per additional policy granted.

What kinds of property does your company insure? All kinds of farm property, cheese factories and contents, town halls and contents, school houses and contents, blacksmith shop and contents.

What is the highest per cent. of the value of the property that the company insures? Calculated two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? Agents to use best judgment.

# MEEME MUTUAL HOME PROTECTION INSURANCE COMPANY,

MEEME, MANITOWOC COUNTY.

[Organized or incorporated June 20, 1871; commenced business January 2, 1872.]

President, C. R. ZORN, Kiel, Wis., R. 1.  
Secretary, J. L. BERTSCHE, Cleveland, Wis., R. 2.  
Express office of the Secretary is located at Cleveland, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year ..... \$3,146 71

## INCOME DURING YEAR.

Cash received for premiums or assessments	\$2,299-84	
Cash received as interest .....	64 09	
		<hr/>
Total income during the year .....	2,363 93	
		<hr/>
Sum of both amounts .....	\$5,510 64	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$5,022 91	
Paid as salaries and compensation to president, \$30.00; treasurer, \$50.00; directors, \$203.66 .....	283 66	
All other disbursements: Printing, stamps and stationery .....	49 98	
		<hr/>
Total disbursements .....	5,356 55	
		<hr/>
Balance .....	\$154 09	
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$154 09
Furniture, fixtures and safes, \$100.00; supplies, \$20.00	120 00
	<hr/>
Total assets .....	\$274 09
	<hr/> <hr/>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,130	\$2,943,844 00
Written and renewed during the year .....	282	779,594 00
Total .....	1,472	\$3,723,438 00
Deduct those expired and cancelled .....	265	648,526 00
In force at the end of the year .....	1,207	\$3,244,166 00
Amount of losses paid since organization .....		\$74,563 62
Average insurance in force per policy .....		\$2,687 78

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Meeme, Schleswig, Centerville, Mosel, Herman, Rhine.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000.00; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000; treasurer, \$8,000.

What is the rate of premium (or advance assessment) charged? One-fourth to three per cent.

What is the amount of policy fee charged? 75 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 per application taken. Paid by extra fees charged.

What kinds of property does your company insure? All kinds the State law allows.

What is the highest per cent. of the value of the property that the company insures? Three per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 10 feet.

# MENOMONIE, GRANVILLE & GERMANTOWN INSURANCE COMPANY,

WAUKESHA, MILWAUKEE AND WASHINGTON COUNTIES.

[Organized or incorporated March 20, 1875; commenced business May 20, 1875.]

President, GEO. WATTS, North Milwaukee, R. F. D. Route 12.  
Secretary, JOHN FLANAGAN, Lannon, Wis.  
Express office of the Secretary is located at Lannon, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year ..... \$401 27

## INCOME DURING YEAR.

Cash received for premiums or assessments..... 1,762 10

Sum of both amounts ..... \$2,163 37

## DISBURSEMENTS DURING YEAR.

Amount paid for losses ..... \$2,024 39

Payments returned on cancelled policies .. 8 41

Paid as salaries and compensation to president, \$46.00; secretary, \$261.25; treasurer, \$35.74; directors, \$150.00 ..... 492 99

Paid as compensation to agents ..... 70 00

Paid for collection of assessments ..... 3 00

All other disbursements: Printing blank applications and policies, 100 of each, \$27.00; calendars, \$12.00; stamps and stationery for office, \$15.00 ..... 54 00

Total disbursements ..... 2,652 79

Deficiency ..... \$489 42

## ASSETS.

Furniture, fixtures and safes, \$100.00; supplies, \$20.00 ..... \$120 00

## LIABILITIES.

Amount of losses due and unpaid ..... \$400 00

Amount due for salaries and commissions ..... 89 42

Total liabilities ..... \$489 42

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,232	\$2,665,200 00
Written and renewed during the year .....	284	661,798 00
<b>Total .....</b>	<b>1,516</b>	<b>\$3,326,998 00</b>
Deduct those expired and cancelled .....	292	555,680 00
<b>In force at the end of the year .....</b>	<b>1,224</b>	<b>\$2,773,318 00</b>
Amount of losses paid since organization .....		\$95,878 08
Average insurance in force per policy .....		2,265 77

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Menomonie, Waukesha county; Granville, Milwaukee county; Germantown, Washington county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000; five years. Under favorable circumstances \$4,000 has been exceeded.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500; treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? Two mills on the dollar.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? One dollar for each application.

What kinds of property does your company insure? Farm buildings and all detached dwelling houses and their contents, school houses, churches and country hotels.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# MERRIMAC MUTUAL FIRE INSURANCE COMPANY,

MERRIMAC, SAUK COUNTY.

[Organized or incorporated November 25, 1873; commenced business  
January, 1874.]

President, RICHARD BARRY, Prairie du Sac, Wis.  
Secretary, J. M. KINDSCHI, Prairie du Sac, Wis.  
Express office of the Secretary is located at Prairie du Sac, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year ..... \$407 02

## INCOME DURING YEAR.

Cash received for premiums or assessments	\$3,070 97	
Cash received as borrowed money .....	1,700 00	
Cash received from all other sources:		
Policy fees .....	339 00	
		<hr/>
Total income during the year .....	5,109 97	
		<hr/>
Sum of both amounts .....	\$5,516 99	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$8.00 losses occurring in previous years) .....	\$3,058 50	
Borrowed money, \$1,000.00 and interest, \$56.18 repaid .....	1,056 18	
Paid as salaries and compensation to presi- dent, \$20.00; secretary, \$100.00; treasurer, \$68.16; directors, \$133.00 .....	321 16	
Paid as compensation to agents .....	150 66	
All other disbursements: Hall rent, \$3.50; postal cards, \$8.50; printing, \$1.75; adver- tising assessment notice and annual meet- ing, \$4.92; postage and stationery, \$7.40	26 07	
		<hr/>
Total disbursements .....	4,612 57	
		<hr/>
Balance .....	\$904 42	
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$904 42	
Supplies .....	4 00	
		<hr/>
Total assets .....	\$908 42	
		<hr/> <hr/>

## LIABILITIES.

Borrowed money unpaid, \$1,700.00; interest on same \$35.00 .....	\$1,735 00	
		<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	877	\$1,971,533 00
Written and renewed during the year .....	226	589,875 90
Total .....	1,103	\$2,561,408 00
Deduct those expired and cancelled .....	216	478,540 00
In force at the end of the year .....	887	\$2,082,868 00
Amount of losses paid since organization .....		\$46,277 68
Average insurance in force per policy .....		\$2,348 21

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Merrimac, Prairie du Sac, Sumpter, Honey Creek and Troy.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? To pay running expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments?  $1\frac{1}{2}$  mills.

What compensation do agents receive? \$2.00 for 3 applications.

What kinds of property does your company insure? Farm buildings and contents, live stock, grain, hay and fodder, farm implements, school houses, creameries, water mills and churches.

# MIDDLETON FIRE & LIGHTNING INSURANCE COMPANY,

MIDDLETON, DANE COUNTY.

[Organized or incorporated January 4, 1876; commenced business  
January 13, 1876.]

President, JOHN HOPE, Middleton, Wis.  
Secretary, R. E. DAVIS, Middleton, Wis.  
Express office of the Secretary is located at Middleton, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$2,772 51
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## INCOME DURING YEAR.

Cash received for premiums or assessments .....	3,119 03
Sum of both amounts .....	<u>\$5,891 54</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,971 61
Payments returned on cancelled policies ..	46 00
Paid as salaries and compensation to president, \$52.80; secretary, \$360.00; treasurer, \$10.00; directors, \$25.22 .....	448 02
Paid as compensation to agents .....	386 00
All other disbursements: Postage, \$44.29; printing, \$19.34; rent, \$6.00; incidental expenses, \$3.50 .....	73 13
Total disbursements .....	<u>2,924 76</u>
Balance .....	<u><u>\$2,966 78</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$2,966 78
Furniture, fixtures and safes, \$40.00; supplies, \$35.00 .....	75 00
Total assets .....	<u><u>\$3,041 78</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,147	\$2,243,682 00
Written and renewed during the year .....	258	570,061 00
Total .....	1,405	\$2,813,743 00
Deduct those expired and cancelled .....	208	361,985 00
In force at the end of the year .....	1,197	\$2,451,758 00
Amount of losses paid since organization .....		\$41,023 16
Average insurance in force per policy .....		2,048 25

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Middleton, Montrose, Verona, Springfield, Westport, Madison, Oregon, Fitchburg.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 5 mills.

What is the amount of policy fee charged? \$1.00, \$1.50 and \$2.00 according to amount insured.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.25 per policy.

What kinds of property does your company insure? Farm property, school houses and isolated residences in villages.

What is the highest per cent. of the value of the property that the company insures? 100, personal; 75, real.

At what distance from other hazards must a risk be situated to be insured by the company? Usually 75 to 100 feet less distances occasionally at higher rates.

# MT. MORRIS NORWEGIAN MUTUAL FIRE INSURANCE COMPANY,

MT. MORRIS, WAUSHARA COUNTY.

[Organized or incorporated February 2, 1876; commenced business  
February 12, 1876.]

President, H. T. THOMPSON, Wautoma, Wis., R. F. D., No. 2.  
Secretary, B. J. MORSE, Wautoma, Wis., R. F. D., No. 2.  
Express office of the Secretary is located at Wautoma, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$1,051 43
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$5,563 19	
Cash received as borrowed money .....	3,425 08	
		<hr/>
Total income during the year .....	8,988 27	
		<hr/>
Sum of both amounts .....	\$10,039 70	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,005.00 losses occurring in previous years) .....	\$3,751 36	
Borrowed money, \$5,273.50 and interest, \$231.15 repaid .....	6,504 65	
Paid as salaries and compensation to presi- dent, \$10.00; secretary, \$120.90; treasurer, \$40.00; directors, \$28.00 .....	198 90	
Paid as compensation to agents .....	7 00	
Paid for collection of assessments .....	98 84	
All other disbursements: printing \$41.05; postage and telephone, \$23.44; adjusting, \$35.25; unpaid assessment (1905) \$119.18	218 92	
		<hr/>
Total disbursements .....	10,779 67	
		<hr/>
Deficiency .....	\$739 97	<hr/> <hr/>

## ASSETS.

Furniture, fixtures and safes, \$26.70; sup- plies, \$25.00 .....	\$51 70
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## LIABILITIES.

Amount of losses due and unpaid (No. 1)	\$600 00
All other accounts, bills, etc., remaining unpaid .....	739 97
Total liabilities .....	<u>\$1,339 97</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,249	\$1,681,282 00
Written and renewed during the year .....	309	479,868 00
Additions .....		36,077 00
Total .....	1,558	2,197,227 00
Deduct those expired and cancelled .....	263	372,445 00
In force at the end of the year .....	1,295	<u>\$1,824,782 00</u>
Amount of losses paid since organization.....		\$25,525 29
Average insurance in force per policy .....		1,409 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Waushara county, Almond, Belmont, Dayton, Lind, Berlin and city, Seneca, Neshkoro in joining counties.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 1 mill.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 3 mills.

What compensation do agents receive? Policy fee.

What kinds of property does your company insure? Farm, church, school district, isolated city and village, cheese and butter companies at \$1.00 per C. premium.

What is the highest per cent. of the value of the property that the company insures?  $\frac{3}{4}$ .

At what distance from other hazards must a risk be situated to be insured by the company? 25 feet.

## MUTUAL FARMERS FIRE INSURANCE COMPANY,

## MARSHFIELD, FOND DU LAC COUNTY.

[Organized or incorporated February 2, 1874; commenced business  
March 14, 1874.]

President, ALBERT WAGNER, Calvary, R. F. D. No. 41.

Secretary, JOHN HENNEN, Mt. Calvary, Wis.

Express office of the Secretary is located at Calvary, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$1,520 31

## INCOME DURING YEAR.

Cash received for premiums or assessments \$3,386 37

Cash received as interest ..... 89 26

Cash received from all other sources: From  
last assessment, \$4.31; credit by one  
stove, \$3.00 ..... 7 31

Total income during the year..... 3,482 94

Sum of both amounts ..... \$5,003 25

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$162.00  
losses occurring in previous years) .... \$542 65

Payments returned on cancelled policies.. 112 37

Paid as salaries and compensation to pres-  
ident, \$34.60; secretary and treasurer,  
\$500.00; directors, \$87.58 ..... 622 18

Paid as compensation to agents ..... 366 00

All other disbursements: Books, \$17.00;  
other stationeries, \$7.15; postage, \$16.70;  
express charges, \$1.00; fuel, \$17.92; one  
stove, \$33.00; office repairs, \$3.60..... 96 37

Total disbursements ..... 1,739 57

Balance ..... \$3,263 68

## ASSETS.

Cash in company's office, or in hands of secretary and  
treasurer ..... \$1,647 60

Loans on notes ..... 1,616 98

Furniture, fixtures and safes, \$350.00; supplies, \$150.00 500 00

Other items: Office building and vault ..... 1,000 00

Total assets ..... \$4,763 68

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,386	\$2,862,909 73
Written and renewed during the year .....	259	572,727 00
<b>Total .....</b>	<b>1,645</b>	<b>\$3,434,736 73</b>
Deduct those expired and cancelled .....	251	528,949 43
<b>In force at the end of the year .....</b>	<b>1,394</b>	<b>\$2,905,787 30</b>
<b>Amount of losses paid since organization .....</b>		<b>\$82,803 18</b>
<b>Average insurance in force per policy .....</b>		<b>\$2,081 50</b>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Byron, Brothertown, Calumet, Empire, Eden, Forest, Greenbush, New Holstein, Mitchell, Marshfield, Osceola, Russell, Stockbridge and Taycheedah.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000.00; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary and treasurer, \$10,000.00. Agents, \$500.00.

What is the rate of premium (or advance assessment) charged? One-half per cent. on farm property.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? One dollar for each application.

What kinds of property does your company insure? Farm property, churches, school houses, cheese factories, creameries, and threshing machines and blacksmith shops.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 50 feet.

## MUTUAL FARMERS FIRE INSURANCE COMPANY,

NEWTON, MANITOWOC COUNTY.

[Organized or incorporated January 1860; commenced business  
January, 1860.]

President, C. M. SCHMITZ, Manitowoc, Wis.  
Secretary, F. A. RODEWALD, Timothy, Wis.  
Express office of the Secretary is located at Manitowoc, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year ..... \$16,093 10

## INCOME DURING YEAR.

Cash received for premiums or assessments	\$4,134 13	
Cash received as interest .....	528 91	
		<hr/>
Total income during the year .....		4,663 04
		<hr/>
Sum of both amounts .....		\$20,756 14

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,302 80	
Payments returned on cancelled policies ..	9 31	
Paid as salaries and compensation to president, \$30.00; secretary, \$91.50; treasurer, \$86.00; directors, \$59.50 .....	267 00	
All other disbursements: wood, \$3.50; printing, \$1.50; reduced insurance, \$.71; rent, \$2.00; .....	7 71	
		<hr/>
Total disbursements .....		1,586 82
		<hr/>
Balance .....		\$19,169 32
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$2,044 32	
Loans on mortgages on real estate .....	17,125 00	
Furniture, fixtures and safes, \$85.00; supplies, \$25.00 .....	110 00	
		<hr/>
Total assets .....		\$19,279 32
		<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	759	\$1,495,302 00
Written and renewed during the year .....	144	352,890 00
Total .....	903	\$1,848,192 00
Deduct those expired and cancelled .....	127	335,361 00
In force at the end of the year .....	776	\$1,512,831 00
Amount of losses paid since organization .....		\$33,292 73
Average insurance in force per policy .....		\$1,949+

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Newton, Liberty, Centreville, Manitowoc, Eaton, Cato, Manitowoc Rapids.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$7,200.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$40,000.00.

What is the rate of premium (or advance assessment) charged? 1 per cent. and 2½ per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? If so, what amount and for what purpose? No assessments made.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

What kinds of property does your company insure? Farm property, churches and school houses, cheese factories and creameries, country stores and saloons.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 20, 25, 100 feet.

## MUTUAL FIRE INSURANCE COMPANY,

ASHIPPUN, DODGE COUNTY.

[Organized or incorporated February 7, 1874; commenced business  
April 14, 1874.]

President, THOMAS STEELE, Oconomowoc, Wis., R. F. D., No. 25.  
Secretary, JAMES F. CRAIG, Oconomowoc, Wis., R. F. D., No. 26.  
Express office of the Secretary is located at Oconomowoc, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$127 79
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$575 57	
Cash received as interest .....	6 54	
Cash received from all other sources:		
Transferring 5 policies .....	2 50	
		<hr/>
Total income during the year .....		584 61
		<hr/>
Sum of both amounts .....		\$712 40

## DISBURSEMENTS DURING YEAR.

Payments returned on cancelled policies ..	35 86	
Paid as salaries and compensation to directors .....	96 00	
All other disbursements: Printing, \$12.00; postage, and stationery, \$1.70; rent of hall, \$3.00 .....	16 70	
		<hr/>
Total disbursements .....		148 56
		<hr/>
Balance .....		\$563 84
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$563 84
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RISKS.		No.	Amount.
In force on the 31st day of December of the preceding year .....	326	\$717,418 00	
Written and renewed during the year .....	71	143,225 00	
Total .....	397	\$860,643 00	
Deduct those expired and cancelled .....	73	133,018 00	
In force at the end of the year .....	324	\$727,625 00	
Amount of losses paid since organization .....		\$14,630 69	
Average insurance in force per policy .....		2,245 75	

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Ashippun.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? No.

What is the largest amount and the longest period for which a risk is written? \$4,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 3 mills for farm property, 7½ mills for school, church and cheese factory property and 1 per cent for store.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? If so, what amount and for what purpose? We do not keep the funds separate.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? No.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? No agents; directors receive \$1.50 per day.

What kinds of property does your company insure? Farm property, school, church, cheese factory, creamery and country store property.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? Not fixed.

## MUTUAL FIRE INSURANCE COMPANY,

CALAMUS, DODGE COUNTY.

[Organized or incorporated February 17, 1872; commenced business  
February 17, 1872.]

President, O. R. JONES, Beaver Dam, Wis.

Secretary, J. R. HUGHES, Columbus, Wis.

Express office of the Secretary, Columbus, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$152 77
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$85 75
Cash received as borrowed money.....	250 00
	<hr/>
Total income during the year.....	335 75
	<hr/>
Sum of both amounts.....	\$488 52

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$409 50
Paid as salaries and compensation to president, \$10.00; secretary, \$15.00; treasurer, \$11.51; directors, \$11.00.....	47 51
Paid as compensation to agents.....	4 00
All other disbursements: For appraising..	4 00
	<hr/>
Total disbursements .....	465 J1
	<hr/>
Balance .....	\$23 51
	<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$23 51
	<hr/> <hr/>

## LIABILITIES.

Borrowed money unpaid.....	\$250 00
	<hr/> <hr/>



RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	255	\$453,190 00
Written and renewed during the year.....	61	111,560 00
Total .....	316	\$564,750 00
Deduct those expired and cancelled.....	66	87,575 00
In force at the end of the year.....	250	\$477,175 00
Amount of losses paid since organization.....		\$8,132 00
Average insurance in force per policy.....		1,908 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Calamus.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 5 mills on a dollar.

What is the amount of policy fee charged? \$1.50 per application.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? For general expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 per application.

What kinds of property does your company insure? All farm property, churches and school houses.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## MUTUAL FIRE INSURANCE COMPANY,

COURTLAND, COLUMBIA COUNTY.

[Organized or incorporated May, 1874; commenced business July, 1874.]

President, GOMER JONES, Randolph, Wis.  
 Secretary, C. H. GILMORE, Randolph, Wis.  
 Express office of the Secretary, Randolph, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$169 92
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	209 77
Sum of both amounts.....	<u>\$379 99</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$148 45
Paid as salaries and compensation to president, \$8.75; secretary, \$33.50; treasurer, \$8.00; directors, \$18.50.....	68 75
All other disbursements: Janitor.....	1 50
Total disbursements .....	<u>218 70</u>
Balance .....	<u><u>\$160 99</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	<u><u>\$160 99</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	283	\$471,996 00
Written and renewed during the year.....	57	104,885 00
Total .....	340	\$576,881 00
Deduct those expired and cancelled.....	69	95,316 00
In force at the end of the year.....	271	\$481,565 00
Amount of losses paid since organization.....		\$7,158 00
Average insurance in force per policy.....		1,560 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Coutland, Springvale.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? No.

What is the largest amount and the longest period for which a risk is written? No limit; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One-fifth of one per cent.

What is the amount of policy fee charged? None.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? No agents.

What kinds of property does your company insure? All farm property and country school houses.

What is the highest per cent. of the value of the property that the company insures? Two-thirds value.

At what distance from other hazards must a risk be situated to be insured by the company? 80 feet.

## MUTUAL FIRE INSURANCE COMPANY,

HAMPDEN, COLUMBIA COUNTY.

[Organized or incorporated April 7, 1873; commenced business  
April 12, 1873.]

President, JOHN BUSH, Columbus, Wis., R. 1.  
Secretary, STEWART C. BELL, Columbus, Wis., R. 1.  
Express office of the Secretary, Columbus, Wis.

## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$18 00	
Cash received as borrowed money.....	60 00	
Cash received from all other sources: As- essment .....	334 50	
		<hr/>
Total income during the year.....		\$412 50

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$60 00	
Borrowed money, \$100.71 and interest, \$3.16 repaid .....	103 87	
Paid as salaries and compensation to presi- dent, \$2.25; secretary, \$10.00; directors, \$5.25 .....	17 50	
Paid for collection of assessments.....	6 69	
All other disbursements: Postage and sta- tionery, \$3.25; printing, \$3.25; adjusting losses, \$3.00 .....	9 50	
		<hr/>
Total disbursements .....		197 56
		<hr/>
Balance .....		\$214 94
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$214 94
Supplies .....	10 00
	<hr/>
Total assets .....	\$224 94
	<hr/> <hr/>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	173	\$325,055 00
Written and renewed during the year.....	36	66,885 00
<b>Total</b> .....	<b>209</b>	<b>\$391,940 00</b>
Deduct those expired and cancelled.....	36	56,640 00
<b>In force at the end of the year.....</b>	<b>173</b>	<b>\$335,300 00</b>
Amount of losses paid since organization.....		\$5,555 21
Average insurance in force per policy.....		1,938 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Hampden.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? By-laws only.

Is the assessment liability of the members clearly defined in the policy? It is not put in the application which is a part of the policy.

What is the largest amount and the longest period for which a risk is written? Not limited; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the amount of policy fee charged? \$1.50 of which \$1.00 is retained by agent and 50 cents to insurance company fund.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? To pay incidental expenses when necessary.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 1 mill.

What compensation do agents receive? \$1.00 for each application.

What kinds of property does your company insure? Farm buildings and contents, school houses, live stock and farm produce.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? Not limited.

## MUTUAL FIRE INSURANCE COMPANY,

JEFFERSON, GREEN COUNTY.

[Organized or incorporated February, 1873; commenced business  
March, 1873.]

President, JOHN DEININGER, Monroe, Wis., R. F. D. No. 5.  
Secretary, J. H. SWARTZ, Clarno, Wis., R. F. D. No. 1.  
Express office of the Secretary, Clarno, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$343 81
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$2,536 22
Cash received as interest.....	6 34
	<hr/>
Total income during the year.....	2,542 56
	<hr/>
Sum of both amounts.....	\$2,886 37

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,118 00
Paid as salaries and compensation to president, \$6 00; secretary, \$74.75.....	80 75
Paid as compensation to agents.....	46 50
Paid for collection of assessments.....	47 02
All other disbursements: Printing, postage and stationery .....	23 10
Incidental expenses .....	8 00
All other expenses .....	6 75
	<hr/>
Total disbursements .....	2,330 12
	<hr/>
Balance .....	\$556 25
	<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$556 25
Furniture, fixtures and safes, \$25.00; supplies, \$15.00....	40 00
	<hr/>
Total assets .....	\$596 25
	<hr/> <hr/>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	332	\$703,332 00
Written and renewed during the year.....	94	169,100 00
Total .....	426	\$872,432 00
Deduct those expired and cancelled.....	72	116,655 00
In force at the end of the year.....	254	\$755,777 00
Amount of losses paid since organization.....		\$17,269 51
Average insurance in force per policy.....		2,134 68

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Jefferson, Sylvester, Jordan, Cadiz, Mt. Pleasant, Albany, Spring Grove, Monroe, Clarno, Decatur, Washington.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$6,000.00.

What is the rate of premium (or advance assessment) charged?  $1\frac{1}{2}$  per cent. on amount for assessment.

What is the amount of policy fee charged? 50 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? General purposes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments?  $1\frac{1}{2}$  per cent.

What compensation do agents receive? \$1.50 per day.

What kinds of property does your company insure? Farm property, school houses, cheese factories and churches.

What is the highest per cent. of the value of the property that the company insures? Two-thirds value.

At what distance from other hazards must a risk be situated to be insured by the company? 50 feet.

# MUTUAL FIRE INSURANCE COMPANY, LA PRAIRIE, ROCK COUNTY.

[Organized or incorporated July 3, 1873; commenced business July 23, 1873.]

President, W. H. HOWARD, Janesville, Wis.  
Secretary, A. C. POWERS, Beloit, Wis.  
Express office of the Secretary, Beloit, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$301 22

## INCOME DURING YEAR.

Cash received for assessments..... \$16,757 52  
Cash received for salvage..... 3 00  
Cash received as borrowed money..... 2,300 00  
Cash received from all other sources: Policy fees and cash premium..... 1,364 93

Total income during the year..... 20,425 45

Sum of both amounts..... \$20,726 67

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$2,031.25 losses occurring in previous years)..... \$13,190 61  
Payments returned on cancelled policies... 95 06  
Payments or dividends returned on policies still in force ..... 12 80  
Borrowed money, \$2,300.00 and interest, \$11.50 repaid ..... 2,311 50  
Paid as salaries and compensation to president, \$108.00; secretary, \$500.00; treasurer, \$333.88; directors, \$273.00..... 1,214 88  
Paid as compensation to agents..... 515 00  
Returned by treasurer, as uncollectible... 217 13  
All other disbursements: Rent, \$60; fuel, \$4.55; blanks and printing, \$56.00; postage, tel. and sta., \$84.71; committee work, \$54.00; treasurer and agents expenses, \$11.18 ..... 270 44

Total disbursements ..... 17,827 42

Balance ..... \$2,899 25

## ASSETS.

Cash deposited in Merchants and Mechanics, Janesville, Hyde and Brittan, Beloit, Citizens' Clinton ..... \$2,105 10  
Furniture, fixtures and safes, \$150.00; supplies, \$45.00.. 195 00  
Amount of assessments levied, not yet collected..... 794 15

Total assets ..... \$3,094 25



## LIABILITIES.

Amount of losses resisted (No. 1) .....	<u>\$450 00</u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,390	\$3,016,220 00
Written and renewed during the year.....	430	789,530 00
Total .....	1,820	\$3,805,750 00
Deduct those expired and cancelled.....	410	784,521 00
In force at the end of the year.....	1,410	<u>\$3,021,759 00</u>
Amount of losses paid since organization.....		\$85,033 23
Average insurance in force per policy.....		2,144 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

La Prairie, Bradford, Clinton, Rock, Beloit, Turtle, Plymouth, Harmony, Janesville, Milton, Johnstown, residence property in cities of Beloit and Janesville, Rock county, and the towns of Darlen and Sharon, Walworth county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One mill.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Two.

What was the rate used in computing these assessments? 3 mills.

What compensation do agents receive? \$3.00 per day.

What kinds of property does your company insure? All farm property, creameries, country stores, shops, school houses and churches.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 50 feet.

## MUTUAL FIRE INSURANCE COMPANY,

LIBERTY GROVE, DOOR COUNTY.

[Organized or incorporated January 15, 1891; commenced business  
January 13, 1891.]

President, ARNT HOGERSON, Ellison Bay, Wis.  
Secretary, A. S. BEYERS, Sister Bay, Wis.  
Express office of the Secretary, Sturgeon Bay, Wis.

## BALANCE SHEET.

Balance on hand January 5, 1906.....	\$2,263, 64
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$1,290 81
Cash received as interest.....	85 43
Total income during the year.....	1,376 24
Sum of both amounts.....	\$3,639 88

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$223 00
Paid as salaries and compensation to secre- tary, \$70.00; directors, \$99.82.....	169 82
Paid as compensation to agents.....	101 50
Paid for collection of assessments.....	25 83
Total disbursements .....	520 15
Balance .....	\$3,119 73

## ASSETS.

Cash deposited in Bank of Sister Bay, \$2,153.91; Amer- ican Express Bank, \$900.00.....	\$3,053 91
Cash belonging to company, in hands of treasurer.....	65 82
Bills receivable, notes .....	128 55
Furniture, fixtures and safes .....	125 90
Total assets .....	\$3,373 28

## RISKS.

	No.	Amount.
Written and renewed during the year .....	199	\$254,178 00
In force at the end of the year .....	199	\$254,178 00
	===	=====

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Liberty Grove.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000; three years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Secretary, No; treasurer, yes.

What is the rate of premium (or advance assessment) charged? Five mills on dollar.

What is the amount of policy fee charged? 75 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? For current expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 5 mills.

What compensation do agents receive? 50 cents each application.

What kinds of property does your company insure? Farm property.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet between hay, straw stacks and dwelling house.

## MUTUAL FIRE INSURANCE COMPANY,

MT. PLEASANT, GREEN COUNTY.

[Organized or incorporated May 27, 1876; commenced business June 10, 1876.]

President, ERNEST HOLCOMB, Monticello, Wis.  
 Secretary, H. J. JUINGST, Monticello, Wis.  
 Express office of the Secretary, Monticello, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$120 75
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	6,543 15
Sum of both amounts.....	<u>\$6,663 90</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$2,791 77
Paid as salaries and compensation to secretary, \$50.00; directors, \$30.00 .....	80 00
Paid for collection or assessments.....	116 00
All other disbursements: Adjusting, \$55.00; miscellaneous \$82.53 .....	137 53
Total disbursements .....	<u>3,125 30</u>
Balance .....	<u><u>\$3,538 60</u></u>

## ASSETS.

Cash deposited in Bank of New Glarus.....	\$2,000 00
In Bank of Monticello .....	1,090 00
Cash belonging to company, in hands of treasurer.....	538 60
Total assets .....	<u><u>\$3,538 60</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,022	\$1,925,370 00
Written and renewed during the year.....	262	523,475 09
Total .....	1,284	\$2,448,940 00
Deduct those expired and cancelled.....	302	406,883 00
In force at the end of the year.....	982	\$2,042,057 00
Amount of losses paid since organization.....		\$47,328 22
Average insurance in force per policy.....		2,978 47

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

York, New Glarus, Exeter, Brooklyn, Adams, Washington, Mt. Pleasant, Albany.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$8,700; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$600.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 15 cents per hundred dollars.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Current expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 3 mills.

What compensation do agents receive? Have none.

What kinds of property does your company insure? Dwelling houses, farm property, cheese factories and cheese.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 75 feet.

## MUTUAL FIRE INSURANCE COMPANY,

OCONOMOWOC, WAUKESHA COUNTY.

[Organized or incorporated October 2, 1874; commenced business  
November 7, 1874.]

President, M. J. SHANNON, Oconomowoc, Wis., R. F. D. 25.  
Secretary, WM. G. TRAVIS, Oconomowoc, Wis., R. F. D. 26.  
Express office of the Secretary, Oconomowoc, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$265 45
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$281 82	
Cash received from all other sources: Sale of old corn planter.....	4 50	
		<hr/>
Total income during the year.....	286 32	
		<hr/>
Sum of both amounts.....	\$551 77	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$304 50	
Paid as salaries and compensation to presi- dent, \$4.00; secretary, \$51.75; directors, \$24.00 .....	79 75	
All other disbursements: Printing policies	10 00	
		<hr/>
Total disbursements .....	394 25	
		<hr/>
Balance .....	\$157 52	<hr/> <hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$157 52
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	204	\$423,127 00
Written and renewed during the year.....	40	94,695 00
<b>Total .....</b>	<b>244</b>	<b>\$517,822 00</b>
Deduct those expired and cancelled.....	42	82,472 00
<b>In force at the end of the year.....</b>	<b>202</b>	<b>\$435,350 00</b>
Amount of losses paid since organization.....		\$13,736 89
Average insurance in force per policy.....		2,155 20

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Oconomowoc not to exceed one mile in any adjoining town. We have two policies in the town of Merton.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes. Is the assessment liability of the members clearly defined in the policy? No. The undertaking does.

What is the largest amount and the longest period for which a risk is written? \$4,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$1,000.00.

What is the rate of premium (or advance assessment) charged? 2, 3 and 4 mills.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? For general purposes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Undertaking does.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? Officers \$1.50 per day for actual services.

What kinds of property does your company insure? Farm and isolated villages.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? No limit.

## MUTUAL FIRE INSURANCE COMPANY,

SEVASTOPOL, DOOR COUNTY.

[Organized or incorporated May 7, 1889; commenced business June 3, 1889.]

President, L. R. STEPHENSON, Sturgeon Bay, Wis. R. F. D., 2.  
 Secretary, JOSEPH NUESSE, Sturgeon Bay, R. F. D. No. 3.  
 Express office of the Secretary, Sturgeon Bay, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$4,033 68
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$4,582 81
Cash received as interest.....	6 70
Cash received from all sources: Fees for assignment of policies .....	19 50
<b>Total income during the year.....</b>	<b>4,609 01</b>
<b>Sum of both amounts .....</b>	<b>\$8,697 69</b>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$5,236 55
Payments returned on cancelled policies....	7 31
Paid as salaries and compensation to presi- dent, \$57 00; secretary, \$95.80; treasurer, \$80.53; directors, \$110.00 .....	343 33
Paid as compensation to agents.....	560 99
All other disbursements: Adjusting losses. \$145.15; taking approvals, \$15.50; print- ing, \$89.85; postage, \$20.90; rent, \$25.00; incidenta', \$5.70; notes in hands of attor- ney for collection, \$20.98.....	322 18
<b>Total disbursements .....</b>	<b>6,470 36</b>
<b>Balance .....</b>	<b>\$2,227 33</b>

## ASSETS.

Cash deposited in Bank of Sawyer.....	\$1,900 00
Cash belonging to company, in hands of treasurer.....	356 25
Loans on mortgage on real estate.....	671 08
Furniture, fixtures and safes, \$250.00; supplies, \$60.00	310 00
Other items: Notes in hands of attorney for collection	20 98
<b>Total assets .....</b>	<b>\$2,558 31</b>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,467	\$2,012,474 00
Written and renewed during the year.....	462	749,647 00
Total .....	1,929	\$2,762,121 00
Deduct those expired and cancelled.....	420	581,466 00
In force at the end of the year.....	1,509	\$2,180,655 00
Amount of losses paid since organization.....		\$40,759 09
Average insurance in force per policy.....		1,445 09

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Sevastapol, Egg Harbor, Sturgeon Bay, Nasewaupee, Clay Banks, Forestville, Jacksonport, Bailey's Harbor, Gardner, Brussels, Gibraltar, Liberty Grove and Union, Door county, Wis.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000.00; 3 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$10,000.00; agent \$1,000.00.

What is the rate of premium (or advance assessment) charged? One per cent.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 per policy issued and 1½ mills on the dollar for increases taken.

What kinds of property does your company insure? Farm property, country stores and contents, cheese factories, churches and school houses.

What is the highest per cent of the value of the property that the company insures? Two-thirds value.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

## MUTUAL FIRE INSURANCE COMPANY,

SPRING GROVE, DECATUR AND ALBANY, GREEN COUNTY.

[Organized or incorporated January 6, 1875; commenced business  
February 1, 1875.]

President, J. L. RODERICK, Brodhead, Wis.  
Secretary, M. L. KARNEY, Brodhead, Wis.  
Express office of the Secretary, Brodhead, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$1,610 44
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	2,844 95
Sum of both amounts .....	<u>\$4,455 39</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$3,629 07
Paid as salaries and compensation to president, \$10.50; secretary, \$26.75; treasurer, \$7.25; directors \$12.25; total.....	56 75
Paid as compensation to agents.....	298 75
Paid for collection of assessments.....	45 05
All other disbursements: Blanks and reports .....	11 00
Postage, \$12.00; postal cards, stationery and printing, \$39.50 .....	51 50
Making assessment, etc. ....	9 75
Total disbursements .....	<u>4,101 87</u>
Balance .....	<u><u>\$353 52</u></u>

## ASSETS.

Cash in company's office, or in hands of Secretary.....	\$159 83
Cash belonging to company, in hands of treasurer.....	202 59
Amount of assessments levied, not yet collected.....	150 00
Furniture, fixtures and safes, \$25.00; supplies, \$5.00...	30 00
Total assets .....	<u><u>533 50</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	840	\$1,107,590 00
Written and renewed during the year .....	239	336,850 00
Total .....	1,079	\$1,444,350 00
Deduct those expired and cancelled .....	229	266,650 00
In force at the end of the year .....	850	\$1,177,700 00
Amount of losses paid since organization .....		\$32,105 00
Average insurance in force per policy .....		\$1,400 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Spring Grove, Decatur, Albany, Jefferson, Sylvester, Mt. Pleasant and Brooklyn in Green county; Avon, Spring Valley and Magnolia in Rock county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000 in a radius of 100 feet; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$6,000.

What is the rate of premium (or advance assessment) charged? 1½ mills.

What is the amount of policy fee charged? 50 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? \$1.00 per application.

What kinds of property does your company insure? Farm buildings, products, machinery, live stock and country school houses.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 50 feet.

## MUTUAL FIRE INSURANCE COMPANY,

TURTLE, ROCK COUNTY.

[Organized or incorporated May 28, 1873; commenced business August  
1, 1873.] .....

President, CHAS. McGLAUCHLIN, Beloit, Wis.  
Secretary, C. W. SHINEALL, Beloit, Wis.  
Express office of the Secretary, Beloit, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$153 81

## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$75 23	
Cash received from all other sources:		
Transfers .....	3 50	
Total income during the year.....		78 73
		<hr/>
Sum of both amounts.....		\$232 54

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$45 00	
Payments returned on cancelled policies..	1 67	
Paid as salaries and compensation to president, \$10.00; secretary, \$52.10; directors, \$3.00 .....	65 10	
All other disbursements: Appraising blanks, \$5.00; stamps and envelopes, \$1.70; all other \$3.15 .....	9 85	
Total disbursements .....		121 62
		<hr/>
Balance .....		\$100 92
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$100 92
Other assets: Supplies.....	10 00
	<hr/>
Total assets .....	\$110 92
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	145	\$272,650 00
Written and renewed during the year.....	31	53,020 00
Total .....	176	\$325,670 00
Deduct those expired and cancelled.....	36	62,615 00
In force at the end of the year.....	140	\$263,055 00
Amount of losses paid since organization.....		\$12,487 41
Average insurance in force per policy.....		1,878 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Turtle.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$3,000.00.

What is the rate of premium (or advance assessment) charged? 1-10 of 1 per cent. class A.

What is the amount of policy fee charged? \$1.50 new, \$.50 for renewals.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? Secretary's agent, \$3.00; directors, \$2.00.

What kinds of property does your company insure? Churches, school houses, farm property and village property in Shoplere.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet, class A.

# MUTUAL FIRE & LIGHTNING INSURANCE COMPANY,

RANDOLPH AND SCOTT, COLUMBIA COUNTY.

[Organized or incorporated September 5, 1874; commenced business  
September 9, 1874.]

President, C. E. SMITH, Randolph, Wis.  
Secretary, H. C. SAUER, Cambria, Wis., R. F. D., No. 2.  
Express office of the Secretary, Cambria, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$91 51
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$1,801 89	
Cash received as borrowed money .....	300 00	
	<hr/>	
Total income during the year .....		2,101 89
		<hr/>
Sum of both amounts .....		\$2,193 31

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$326 00	
Borrowed money, \$675.00; and interest, \$53 39 repaid .....	728 39	
Paid as salaries and compensation to presi- dent, \$11.00; secretary, \$86.37, treasurer, \$5.00; directors, \$12.00 .....	114 37	
Paid for collection of assessments .....	25 00	
All other disbursements, Stamps and sta- tionery, printing and rebate .....	46 74	
	<hr/>	
Total disbursements .....		1,240 50
		<hr/>
Balance .....		\$952 81
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$952 81	
Amount of assessments levied, not yet col- lected .....	33 61	
	<hr/>	
Total assets .....		\$986 42
		<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	471	\$809,292 00
Written and renewed during the year .....	108	173,425 00
Total .....	579	\$982,717 00
Deduct those expired and cancelled .....	87	151,940 00
In force at the end of the year .....	492	\$830,777 00
Amount of losses paid since organization .....		\$19,303 83
Average insurance in force per policy .....		\$1,688 57

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Randolph and Scott.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? \$1.00 per \$1,000.00.

What is the amount of policy fee charged? \$.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? Two mills on the dollar.

What compensation do agents receive? Not any.

What kinds of property does your company insure? Farm property, creameries, cheese factories, school houses and churches.

What is the highest per cent. of the value of the property that the company insures?  $\frac{3}{4}$ .

At what distance from other hazards must a risk be situated to be insured by the company? No distance stated.

## NEKIMI FIRE INSURANCE COMPANY,

ALGOMA, BLACK WOLF AND NEKIMI, WINNEBAGO COUNTY.

[Organized or incorporated January 29, 1884; commenced business  
February 9, 1884.]

President, GEORGE H. JONES, Oshkosh, Wis., R. F. D., No. 5.  
Secretary, ABNER S. FARROW, Fisk, Wis., R. F. D., No. 26.  
Express office of the Secretary, Fisk, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$496 74
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## INCOME DURING YEAR.

Cash received for assessments .....	\$3,066 37
Cash received as premiums .....	558 30
Total income during the year .....	3,624 67
Sum of both amounts .....	<u>\$4,121 41</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$3,188 60
Paid as salaries and compensation to president, \$20.50; secretary, \$93.75; treasurer, \$6.10; directors, \$29.00 .....	149 35
Paid as compensation to adjuster .....	2 10
Paid for collection of assessments to treasurer .....	30 62
All other disbursements: Stationery, postage, printing and etc. ....	31 19
Total disbursements .....	3,401 86
Balance .....	<u><u>\$719 55</u></u>

## ASSETS.

Cash in company's office, or in hands of Secretary .....	\$719 55
Other assets: Books and stationery .....	25 00
Total assets .....	<u><u>\$744 55</u></u>



RISKS.		No.	Amount.
In force on the 31st day of December of the preceding year .....	801	\$1,223,925 00	
Written and renewed during the year .....	131	275,795 00	
Total .....	932	\$1,499,720 00	
Deduct those expired and cancelled .....	170	228,375 00	
In force at the end of the year .....	812	\$1,271,345 00	
Amount of losses paid since organization .....		\$39,585 62	
Average insurance in force per policy .....		\$1,578 01	

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Algoma, Black Wolf, Nekimi.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? Two mills.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? To pay expense of company.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? \$.002½.

What compensation do agents receive? \$2.00 per day.

What kinds of property does your company insure? Farm buildings, personal property, churches, school houses, town halls, cheese and butter factories.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

## NEVA MUTUAL FIRE INSURANCE COMPANY,

NEVA, LANGLADE COUNTY.

[Organized or incorporated March 14, 1896; commenced business May 25, 1896.]

President, JOSEPH STENGL, Antigo, Wis., R. 5.  
 Secretary, FRANK DVORAK, Antigo, Wis.  
 Express office of the Secretary, Antigo, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year ..... \$4,113 33

## INCOME DURING YEAR.

Cash received for premiums or assessments	\$2,694 38	
Cash received as interest .....	200 26	
Cash received from all other sources: Transfer of policies .....	4 00	
Total income during the year .....		2,898 64
Sum of both amounts .....		\$7,011 37

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,775 82	
Payments returned on cancelled policies ..	21 17	
Paid as salaries and compensation to president, \$25.00; secretary, \$75.00; treasurer, \$66.65; directors, \$81.00 .....	247 65	
Paid as compensation to agents .....	169 50	
All other disbursements: Stationery and postage, \$18.39; inspecting fire loss, \$28.66 .....	47 05	
Total disbursements .....		2,261 19
Balance .....		\$4,750 78

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$131 63
Loans on notes .....	3,655 00
Bills receivable .....	964 15
Furniture, fixtures and safes, \$75.00; supplies, \$50.00 .....	125 00
Total assets .....	\$4,875 78

RISKS.		
	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	497	\$133,841 00
Written and renewed during the year .....	150	197,200 00
Total .....	557	\$633,041 00
Deduct those expired and cancelled .....	93	109,330 00
In force at the end of the year .....	464	\$523,711 00
Amount of losses paid since organization .....		\$5,718 32
Average insurance in force per policy .....		1,128 68

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Ackley, Ainsworth, Antigo, Echo, Elton, Evergreen, Langlade, Neva, Norwood, Peck, Polar, Price, Rolling, Summit, Upham and Villas in Langlade county; Harrison in Marathon county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$1,500; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$10,000.00; agents, \$500.00.

What is the rate of premium (or advance assessment) charged? 1¼ per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 per policy.

What kinds of property does your company insure? Farm property, churches, schools, creameries, cheese factories, town and society halls, stores, blacksmith shops and saloons.

What is the highest per cent. of the value of the property that the company insures? 66.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# NEW DENMARK MUTUAL HOME FIRE INSURANCE COMPANY,

NEW DENMARK, BROWN COUNTY.

[Organized or incorporated December, 1875; commenced business  
February, 1876.]

President, H. F. BUCKMANN, Green Bay, R. 4.

Secretary, P. CHRISTENSEN, Langes, Wis.

Express office of the Secretary, Denmark, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year ..... \$13,273 01

## INCOME DURING YEAR.

Cash received for premiums or assessments	\$8,038 90	
Cash received as interest .....	535 53	
Cash received from all other sources: Un- occupied, carpenter risk and assignments, \$121.01; policy and survey fees, \$730.50	851 51	
Total income during the year .....		9,425 94
Sum of both amounts .....		\$22,698 95

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$5,002 30	
Payments returned on cancelled policies ..	1,352 49	
Paid as salaries and compensation to pres- ident, \$51.50; secretary, \$276.35; treas- urer, \$82.09; directors, \$36.00 .....	445 85	
Paid as compensation to agents .....	541 09	
All other disbursements: Investigating losses, \$83.94; stationery and blanks, \$68.45; postage and other items, \$45.27..	197 66	
Total disbursements .....		7,539 30
Balance .....		\$15,159 65

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$388 48
Loans on notes .....	13,729 13
Bills receivable (premium notes) .....	1,051 04
Interest due or accrued .....	300 00
Furniture, fixtures and safes, \$75.00; supplies, \$25.00	190 90
Total assets .....	\$15,559 65

## LIABILITIES.

Amount of losses reported, not adjusted .....	\$360 50
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,747	\$2,397,500 00
Written and renewed during the year .....	487	696,735 00
Total .....	2,234	\$3,094,235 00
Deduct those expired and canceled .....	319	484,490 00
In force at the end of the year .....	1,924	\$2,609,745 00
Amount of losses paid since organization .....		\$84,194 30
Average insurance in force per policy .....		1,356 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

All townships and the west side of the city of Green Bay, in Brown county; Cooperstown and Gibson, in Manitowoc county; Franklin, Montpelier and Luxemburg, in Kewaunee county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the Company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500; treasurer, \$20,000.

What is the rate of premium (or advance assessment) charged? 1, 1½, 2¼ and 5 per cent. for 5 years.

What is the amount of policy fee charged? \$1.50.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 per application.

What kinds of property does your company insure? All such as mentioned in section 1931. R. S., and blacksmith shops and similar property.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# NEW HOPE NORWEGIAN MUTUAL FIRE INSURANCE COMPANY,

NEW HOPE, PORTAGE COUNTY.

[Organized or incorporated January 29, 1887; commenced business  
February 19, 1887.]

President, J. I. KANKRUD, Nelsonville, Wis.  
Secretary, C. HANSON, Amherst Junction, Wis., R. F. D., No. 1.  
Express office of the Secretary, Amherst Junction, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$1,687 28
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$1,678 93	
Cash received as interest .....	37 68	
		<hr/>
Total income during the year .....	1,716 61	
		<hr/>
Sum of both amounts .....	\$3,493 89	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$905.33 losses occurring in previous years) .....	\$1,215 95	
Payments returned on cancelled policies ..	21 30	
Paid as salaries and compensation to presi- dent, \$15.30; secretary, \$58.48; treasurer, \$72.22; directors, \$52.50 .....	198 50	
Paid as compensation to agents .....	8 00	
All other disbursements: Adjusting losses \$49.60; conveyance \$18.50; stationery, \$11.12; postage, \$8.66; house rent, \$12.00 .....	99 88	
		<hr/>
Total disbursements .....	1,533 66	
		<hr/>
Balance .....	\$1,870 26	
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$652 26	
Loans on notes .....	1,218 00	
Interest due or accrued .....	3 00	
Furniture, fixtures and safes, \$55.00; sup- plies, \$10.00 .....	65 00	
Other items: Annual rates due the company .....	123 29	
		<hr/>
Total assets .....	\$2,061 55	
		<hr/> <hr/>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	895	\$1,510,795 00
Written and renewed during the year .....	138	225,365 00
<b>Total</b> .....	<b>1,033</b>	<b>\$1,766,160 00</b>
Deduct those expired and cancelled .....	150	222,140 00
<b>In force at the end of the year</b> .....	<b>883</b>	<b>\$1,544,020 00</b>
Amount of losses paid since organization .....		\$10,309 82
Average insurance in force per policy .....		\$1,748 61

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

New Hope, Alban, Amherst, Almond, Belmont, Buena Vista, Lanark, and Stockton in Portage county; Iola, Harrison, Helvetia, Farmington, St. Lawrence, Waupaca and Wyoming in Waupaca county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$5,000.00; president and vice-president each \$500.00.

What is the rate of premium (or advance assessment) charged? 1 and 2 mills on the dollar.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? To cover current expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.50 per day.

What kinds of property does your company insure? Dwellings, farm buildings and contents, farming tools, live stock, farm products and churches.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## OAKFIELD FIRE INSURANCE COMPANY,

OAKFIELD, FOND DU LAC COUNTY.

[Organized or incorporated January 18, 1904; commenced business  
January 18, 1904.]

President, M. S. BATCHELDER, Fond du Lac, Wis., R. F. D. 5.  
Secretary, W. E. BRISTOL, Oakfield, Wis.  
Express office of the Secretary, Oakfield Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$70 27
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$2,597 13
Cash received from all other sources:	
Transfers .....	14 00
Total income during the year .....	2,611 13
Sum of both amounts .....	\$2,681 40

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,642 69
Borrowed money, \$300.00 and interest, \$4.29 repaid .....	304 20
Paid as salaries and compensation to sec- retary, \$115.00; treasurer, \$10.00; direc- tors, \$106.89 .....	231 85
Paid as compensation to agents: adjusters	11 00
All other disbursements: Attorney \$10.00; hall rent, \$2.00; stationery, postage print- ing, etc., \$30.45 .....	42 45
Total disbursements .....	2,232 23
Balance .....	\$449 17

## ASSETS.

Cash deposited in Bank of Oakfield .....	\$449 17
Amount of assessments levied, not yet col- lected .....	16 65
Furniture, fixtures and safes, \$50.00; sup- plies, \$20.00 .....	70 00
Total assets .....	\$535 82



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	867	\$1,755,416 00
Written and renewed during the year .....	137	341,755 00
Total .....	1,004	\$2,097,171 00
Deduct those expired and cancelled .....	126	273,525 00
In force at the end of the year .....	878	\$1,823,646 00
Amount of losses paid since organization.....		\$8,782 85
since organization of old company .....		\$64,197 11
Average insurance in force per policy .....		\$2,077 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Oakfield Lamartine, Byron, Fond du Lac, Village of Oakfield, in Fond du Lac county; Le Roy in Dodge county and all adjoining towns.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One mill.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Incidental expenses not over \$500.00.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One mill.

What compensation do agents receive? \$2.00 per day of 10 hour's actual time.

What kinds of property does your company insure? Farm and isolated village property.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

# OAK GROVE FARMERS MUTUAL INSURANCE COMPANY,

BARRON COUNTY.

[Organized or incorporated April 18, 1891; commenced business June 6, 1891.]

President, C. S. GARRETT, Cumberland, Wis.

Secretary, BERNARD MOE, Chetek, Wis.

Express office of the Secretary, Chetek, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$1,127 12

## INCOME DURING YEAR.

Cash received for premiums or assessments \$5,336 75

Cash received as borrowed money ..... 750 00

Total income during the year ..... 6,086 75

Sum of both amounts ..... \$7,213 87

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$12.20 losses occurring in previous years ..... \$3,865 40

Borrowed money, \$750.00 and interest, \$24.00 repaid ..... 774 00

Paid as salaries and compensation to secretary, \$83.00; treasurer, \$11.13; directors, \$228.25 ..... 327 38

All other disbursements: Committee work resurveying, \$112.95; transcribing record, \$31.00; record books, \$10.70; postage, \$45.34; postal cards, \$43.00; printing, \$27.50; safe, \$65.65; stationery, \$3.10; telephone service, \$2.40; express charges, \$1.75 ..... 343 39

Total disbursements ..... 5,310 17

Balance ..... \$1,903 70

## ASSETS.

Cash belonging to company, in hands of treasurer .... \$1,903 70

Amount of assessments levied, not yet collected ..... 160 00

Furniture, fixtures and safes ..... 140 00

Total assets ..... \$2,203 70

## LIABILITIES.

Amount of losses adjusted, not due (No. 1) ..... \$21 00

Amount due for salaries and commissions ..... 181 23

Total liabilities ..... \$202 23

## RISKS.

	No.	Amount..
In force on the 31st day of December of the preceding year .....	1,861	\$1,764,355 00
Written and renewed during the year .....	307	370,005 00
Total .....	2,168	\$2,134,360 00
Deduct those expired and cancelled .....	162	82,310 90
In force at the end of the year .....	2,006	\$2,052,050 00
Amount of losses paid since organization .....		\$35,124 15
Average insurance in force per policy .....		1,023 17

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Barron county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,890; years, perpetual.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 15 cents per \$100.00.

What is the amount of policy fee charged? \$1.25.

Is any portion of the assessments used for any other purpose than the payment of losses? If needed. If so, what amount and for what purpose? Running expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2½ mills.

What compensation do agents receive? \$1.00 on each application.

What kinds of property does your company insure? Farm property, country school houses, country stores, town and society halls.

What is the highest per cent. of the value of the property that the company insures? Two-thirds on farm property, and 70 per cent. on live stock.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# OAK GROVE FARMERS MUTUAL INSURANCE COMPANY,

OAK GROVE, DODGE COUNTY.

[Organized or incorporated May 31, 1873; commenced business June  
10, 1873.]

President, H. F. BINTE, Juneau, Wis.  
Secretary, WM. GRIEPNTROG, Juneau, Wis.  
Express office of the Secretary, Juneau, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$773 16
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## INCOME DURING YEAR.

Cash received for premiums or assessments .....	370 32
	\$1,143 48

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$922 00
Payments returned on cancelled policies ..	27 76
Paid as salaries and compensation to president, \$14.00; secretary, \$12.00; treasurer, \$9.00; directors, \$30.00 .....	65 00
All other disbursements: Postage, \$2.75; printing notices, \$.80; justice \$.50; witness, \$6.50; notary fees, \$.25; attorney, \$11.00; adjuster's fees, \$6.72 ....	28 52
	1,043 28
Total disbursements .....	1,043 28
Balance .....	\$100 20

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$100 20
	\$100 20

RISKS.		No.	Amount.
In force on the 31st day of December of the preceding year .....	267	\$652,380 00	
Written and renewed during the year .....	63	185,160 00	
Total .....	330	\$837,540 00	
Deduct those expired and cancelled .....	66	157,400 00	
In force at the end of the year .....	264	\$680,140 00	
Amount of losses paid since organization .....		\$11,151 33	
Average insurance in force per policy .....		\$2,576 32	

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Town of Oak Grove, county of Dodge, state of Wisconsin.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$7,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 2 mills.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Losses. If so, what amount and for what purpose? For all liabilities.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What kinds of property does your company insure? Farm buildings and their contents, village and city buildings, live stock, grain and hay.

What is the highest per cent. of the value of the property that the company insures? Two-thirds value.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# OAKLAND MUTUAL FIRE INSURANCE COMPANY,

OAKLAND, JEFFERSON COUNTY.

[Organized or incorporated October 1, 1873; commenced business  
October 1, 1873.]

President, S. D. KRUMP, Cambridge, Wis.  
Secretary, FRANK WALLACE, Cambridge, Wis.  
Express office of the Secretary, Lake Mills, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$70 97
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	352 90
Sum of both amounts .....	<u>\$422 97</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$80 25
Paid as salaries and compensation to president, \$20.00; secretary, \$61.00; treasurer, \$4.00; directors, \$76.00 .....	161 00
All other disbursements. Printing, \$45.00; postage, \$2.00 .....	47 00
Total disbursements .....	<u>288 25</u>
Balance .....	<u><u>\$134 72</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	<u><u>\$134 72</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	381	\$780,890 00
Written and renewed during the year .....	86	187,665 00
Total .....	467	<u>\$968,555 00</u>
Deduct those expired and cancelled .....	77	156,638 00
In force at the end of the year .....	390	<u><u>\$811,917 00</u></u>
Amount of losses paid since organization .....		\$36,212 61
Average insurance in force per policy .....		2,981 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Oakland, Lake Mills, Sumner, Waterloo, Hebron, Cold Spring, Jefferson, Aztalan, Koshkonong, Milford in Jefferson county; and Medina, Deerfield, Christiana and Albion in Dane county, Wisconsin.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws written in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000; treasurer, \$5,000.

What is the amount of policy fee charged? \$2.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 for each application.

What kinds of property does your company insure? Detached dwellings and their contents, farm buildings and their contents, live stock, farm tools, hay, grain in bins or stacks, school houses, churches, town halls, (creameries at a special rate).

What is the highest per cent. of the value of the property that the company insures? 66 2-3 on buildings 100 per cent. live stock.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## OREGON MUTUAL FIRE INSURANCE COMPANY,

OREGON, DANE COUNTY.

[Organized or incorporated January 5, 1894; commenced business  
January 31, 1894.]

President, W. L. AMES, Oregon, Wis.  
Secretary, D. C. SALISBURY, Oregon, Wis.  
Express office of the Secretary, Oregon, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$433 19
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	150 44
Sum of both amounts .....	<u>\$583 63</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$37 75
Payments returned on cancelled policies ..	58
Paid as salaries and compensation to president, \$2.00; secretary, \$18.18; directors, \$6.00 .....	26 18
All other disbursements: Adjusting loss, \$1.75; postage and stationery, \$4.47; affidavit, \$.25; printing, \$5.50; old accounts, \$9.75 .....	21 72
Total disbursements .....	<u>86 23</u>
Balance .....	<u><u>\$497 10</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$497 10
Furniture fixtures and safes, \$25.00; supplies, \$10.00 ....	35 00
Total assets .....	<u><u>\$532 10</u></u>



RISKS.		No.	Amount.
In force on the 31st day of December of the preceding year .....	177		\$300,887 00
Written and renewed during the year .....	38		61,917 00
Total .....	215		\$362,804 00
Deduct those expired and cancelled .....	13		21,364 00
In force at the end of the year .....	202		\$341,440 00
Amount of losses paid since organization .....			\$3,778 58
Average insurance in force per policy .....			1,690 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Oregon, Dunn, Fitchburg, Rutland, Montrose and adjoining towns.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes with exception of late amendments.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? 2½ mills.

What is the amount of policy fee charged? \$1.25.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00.

What kinds of property does your company insure? All kinds of farm property and isolated dwellings in villages.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

PARIS MUTUAL FIRE INSURANCE COMPANY,  
PARIS, KENOSHA COUNTY.

[Organized or incorporated July 23, 1873; commenced business August 18, 1873]

President, N. J. FONK, Union Grove, Route 8.  
Secretary, JACOB KREUSCHER, JR., Somers, Route 38.  
Express office of the Secretary, Somers, Wis.

BALANCE SHEET.

Balance on hand December 31st of previous year ..... \$53 82

INCOME DURING YEAR.

Cash received from all other sources:	
New policies issued .....	\$59 00
New membership fees .....	13 00
	<hr/>
Total income during the year .....	63 00
Sum of both amounts .....	<hr/> \$116 82

DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$35 00
Paid as salaries and compensation to president, \$19.50; secretary, \$42.75 .....	62 25
All other disbursements: Printing .....	3 10
	<hr/>
Total disbursements .....	100 35
Balance .....	<hr/> \$16 47
	<hr/> <hr/>

ASSETS.

Cash belonging to company, in hands of treasurer .....	\$16 47
Furniture, fixtures and safes, \$50.00; supplies, \$10.00 .....	60 00
	<hr/>
Total assets .....	<hr/> \$76 47
	<hr/> <hr/>

RISKS.		No.	Amount.
In force on the 31st day of December of the pre- ceding year .....			\$379,070 00
Written and renewed during the year .....			83,786 00
Total .....			\$462,856 00
Deduct those expired and cancelled .....			74,980 00
In force at the end of the year .....			\$387,876 00
Amount of losses paid since organization.....			\$10,481 10
Average insurance in force per policy .....			1,771 12

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Paris.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? Unlimited; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes if necessary. If so, what amount and for what purpose? To pay officers' fees.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$2.00 per day.

What kinds of property does your company insure? Farm property.

What is the highest per cent. of the value of the property that the company insures? 66.

# PELLA FARMERS MUTUAL FIRE INSURANCE COMPANY,

PELLA, SHAWANO COUNTY.

[Organized or incorporated November 30, 1876; commenced business  
January 2, 1877.]

President, CARL STEEGE, Marion, Wis., R. F. D., No. 2.  
Secretary, HERMAN HACKER, Marion, Wis., R. F. D., No. 2.  
Express office of the Secretary, Marion, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$1,538 47
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## INCOME DURING YEAR.

Cash received for premiums or assessments .....	1,813 02
Sum of both amounts .....	<u>\$3,351 49</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,752 19
Payments returned on cancelled policies ..	14 51
Paid as salaries and compensation to president, \$18.65; secretary, \$53.50; treasurer, \$46.40; directors, \$42.24 .....	160 79
All other disbursements: Postage, stationery, advertising and rent .....	38 65
Total disbursements .....	<u>1,966 14</u>
Balance .....	<u><u>\$1,385 35</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$1,385 35
Furniture, fixtures and safes, \$50.00; supplies, \$25.00 ..	75 00
Total assets .....	<u><u>\$1,460 35</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	763	\$1,471,414 00
Written and renewed during the year .....	227	395,851 00
<b>Total</b> .....	<b>990</b>	<b>\$1,867,265 00</b>
Deduct those expired and cancelled .....	195	557,343 00
<b>In force at the end of the year</b> .....	<b>795</b>	<b>\$1,309,922 00</b>
<b>Amount of losses paid since organization</b> .....		<b>\$18,877 62</b>
<b>Average insurance in force per policy</b> .....		<b>1.647 70</b>

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Pella, Grant, Seneca, Herman and Belle Plaine.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{2}$  per cent.

What is the amount of policy fee charged? \$.75.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What kinds of property does your company insure? Farm property, country schools, churches and country cheese factories.

What is the highest per cent. of the value of the property that the company insures? 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? No limit.

## PERRY FIRE INSURANCE COMPANY,

PERRY, DANE COUNTY.

[Organized or incorporated in 1874; commenced business in 1874.]

President, W. A. FLINT, Barneveld, Wis.  
 Secretary, B. T. DALEY, Mt. Horeb, Wis.  
 Express office of the Secretary, Mt. Horeb, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$53 78
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	3,782 06
Sum of both amounts.....	<u>\$3,835 84</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,679 21
Borrowed money, \$200.00 and interest, \$12 repaid .....	212 00
Paid as salaries and compensation to president, \$10.00; secretary, \$100.00; directors, \$145.85 .....	255 85
Paid for collection of assessments.....	58 62
All other disbursements: Postage and stationery, \$32.76; printing, \$44.25; postal cards, \$8.50; hall rent, \$2.00; rebate, \$3.50; telephone, 30 cents.....	91 31
Total disbursements .....	<u>3,296 99</u>
Balance .....	<u><u>\$538 85</u></u>

## ASSETS.

Cash deposited in Mt. Horeb Bank.....	\$200 00
Cash belonging to company, in hands of treasurer.....	338 85
Furniture, fixtures and safes, \$25.00; supplies, \$40.00....	65 00
Total assets .....	<u><u>\$603 85</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	833	\$1,445,045 00
Written and renewed during the year.....	228	383,020 00
<b>Total .....</b>	<b>1,061</b>	<b>\$1,828,065 00</b>
Deduct those expired and cancelled.....	200	300,295 00
<b>In force at the end of the year.....</b>	<b>861</b>	<b>\$1,527,770 00</b>
Amount of losses paid since organization.....		\$44,292 78
Average insurance in force per policy.....		1,774 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Perry, Dane county; York, New Glarus, Green county; Moscow, Brigham, Ridgeway, Arena, Waldwick, Iowa county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 2 mills.

What is the amount of policy fee charged? \$2.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? To pay expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? \$1.00 for each application.

What kinds of property does your company insure? Farm property, cheese factories, factory tools, school houses and furniture.

What is the highest per cent. of the value of the property that the company insures? Buildings, two-thirds value.

At what distance from other hazards must a risk be situated to be insured by the company? Left with agents.

## PIGEON MUTUAL FIRE INSURANCE COMPANY,

PIGEON, TREMPPEALEAU COUNTY.

[Organized or incorporated March 11, 1882; commenced business  
March 24, 1882.]

President, G. F. STEIG, Whitehall, Wis.

Secretary, G. H. NEPERUD, Pigeon Falls, Wis.

Express office of the Secretary, Whitehall, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$6,023 79
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## INCOME DURING YEAR.

Cash received for premiums.....	\$5,922 54
Cash received as interest.....	72 90
Cash received as loans paid.....	633 10
Cash received from all other sources: In- crease in premium notes and cash in hand of agents .....	226 84
<b>Total income during the year.....</b>	<b>6,855 38</b>
<b>Sum of both amounts.....</b>	<b>\$12,879 17</b>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$6,003 20
Payments returned on cancelled policies...	123 29
Notes redeemed .....	633 10
Over-paid interest .....	6 93
Paid as salaries and compensation to presi- dent, \$25.00; Secretary, \$125.00; treas- urer, \$50.00; directors, \$43.00.....	243 00
Paid as compensation to agents.....	180 66
Paid for adjusting losses.....	76 00
All other disbursements: Auditing, \$30.00; hall rent, \$5.00; printing, \$41.50; blank books, \$11.00; legal services, \$14.80, re- cording, \$4.00; postage, express and sta- tionery, \$30.40 .....	136 70
<b>Total disbursements .....</b>	<b>7,402 88</b>
<b>Balance .....</b>	<b>\$5,476 29</b>

## ASSETS.

Cash belonging to company, in hands of treasurer....	\$1,155 52
Loans on mortgage on real estate.....	2,150 00
Loans on notes .....	438 33
Premium notes and cash in hands of agents.....	1,732 44
Interest due or accrued.....	116 00
Furniture, fixtures and safes, \$55.00; supplies, \$9.00....	64 00
<b>Total assets .....</b>	<b>\$5,656 29</b>



## LIABILITIES.

Amount of losses adjusted, not due (No. 1).....	\$29 50
Amount of losses resisted (No. 1), claimed, C. G. Rosenberg vs. The Pigeon Mutual Fire Ins. Co. pending in court .....	3,000 00
Amount due for salaries and commissions.....	61 00
<b>Total liabilities .....</b>	<b>\$3,090 50</b>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	2,768	\$3,750,971 00
Written and renewed during the year.....	598	840,469 00
<b>Total .....</b>	<b>3,366</b>	<b>\$4,591,440 00</b>
Deduct those expired and cancelled.....	557	629,343 00
<b>In force at the end of the year.....</b>	<b>2,809</b>	<b>\$3,962,097 00</b>
Amount of losses paid since organization.....		\$52,394 76
Average insurance in force per policy.....		1,410 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Arcadia, Albion, Alma, Brunswick, Burnside, Clear Creek, Cleveland, Chimney Rock, Curran, Dover, Drammen, Garfield, Garden Valley, Hale, Hixton, Lincoln, Northfield, Otter Creek, Pigeon, Preston, Pleasant Valley, Sumner, Springfield, Unity.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000.00, on buildings; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$10,000.00.

What is the rate of premium (or advance assessment) charged? 75 cents per \$100.00 risks for 5 years.

What is the amount of policy fee charged? 75 cents by agent for application and survey.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? 3 per cent. of all premiums plus 25 cents for new risks.

What kinds of property does your company insure? Farm property and country school houses.

What is the highest per cent. of the value of the property that the company insures? Two-thirds value of the buildings.

# PLAIN FARMERS MUTUAL FIRE INSURANCE COMPANY,

FRANKLIN, SAUK COUNTY.

[Organized or incorporated March 4, 1894; commenced business  
March 9, 1894.]

President, WILLIAM SCANLON, Loretto, Wis.  
Secretary, WILLIAM REUSCHLEIN, Plain, Wis.  
Express office of the Secretary, Spring Green, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$4 47
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$120 03	
Cash received as borrowed money.....	130 00	
		<hr/>
Total income during the year .....	250 03	
		<hr/>
Sum of both amounts.....	\$254 50	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$27 00	
Borrowed money, \$130.00 and interest, \$7.80 repaid .....	137 80	
Paid as salaries and compensation to presi- dent, \$5 00; secretary, \$43.96; direct- ors, \$7.50 .....	56 46	
All other disbursements: Printing, \$4.30; stationery and postage, \$3.40; appraise- ment fee, \$4.50 .....	12 20	
		<hr/>
Total disbursements .....	233 46	
		<hr/>
Balance .....	\$21 04	
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$21 04
	<hr/> <hr/>

## LIABILITIES.

Borrowed money unpaid.....	\$130 00
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	229	\$412,802 00
Written and renewed during the year.....	43	89,514 00
Total .....	272	\$502,316 00
Deduct those expired and cancelled.....	36	62,717 00
In force at the end of the year.....	236	\$439,599 00
Amount of losses paid since organization.....		\$6,828 87
Average insurance in force per policy.....		1,862 70

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Franklin, Bear Creek, Spring Green.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,500.00; years. 5.

Has the company re-insured any of its risks in other companies? Yes.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 1 mill.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Expense of the company.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? 50 cents per policy.

What kinds of property does your company insure? Farm property, stores, school houses, cheese factories, and mills.

What is the highest per cent. of the value of the property that the company insures? Two-thirds on buildings; three-fourths on personal property.

At what distance from other hazards must a risk be situated to be insured by the company? 30 feet.

# PLEASANT PRAIRIE MUTUAL FIRE INSURANCE COMPANY,

PLEASANT PRAIRIE, KENOSHA COUNTY.

[Organized or incorporated January 26, 1885; commenced business  
February 25, 1885.]

President, W. L. DEXTER, Kenosha, Wis.  
Secretary, S. B. CROPLEY, Kenosha, Wis.  
Express office of the Secretary, Russell Lake Co., Ill.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$ 61

## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$1,476 11	
Cash received as borrowed money.....	35 00	
		<hr/>
Total income during the year.....		1,511 11
		<hr/>
Sum of both amounts.....		\$1,511 72

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,395 00	
Paid as salaries and compensation to presi- dent, \$5.00; secretary, \$5.00; directors, \$3.	13 00	
Paid for collection of assessments.....	29 50	
		<hr/>
Total disbursements .....		1,437 50
		<hr/>
Balance .....		\$74 22
		<hr/> <hr/>

## ASSETS.

Cash deposited in First National Bank, Kenosha.....	\$74 22
Amount of assessments levied, not yet collected.....	56 15
	<hr/>
Total assets .....	\$130 37
	<hr/> <hr/>

## LIABILITIES.

Amount due for salaries and commissions.....	\$2 00
Borrowed money unpaid, \$35.00; interest on same, \$1.05.	36 05
	<hr/>
Total liabilities .....	\$38 05
	<hr/> <hr/>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	98	\$167,635 00
Written and renewed during the year.....	31	45,750 00
Total .....	129	\$213,385 00
Deduct those expired and cancelled.....	29	50,505 00
In force at the end of the year.....	100	\$162,880 00
Amount of losses paid since organization.....		\$7,567 53
Average insurance in force per policy.....		1,628 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Pleasant Prairie.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Necessary expenses of company.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? .009.

What compensation do agents receive? Amount paid for policy.

What kinds of property does your company insure? Farm property only.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? So far as not to be liable to burn at same time.

# PLYMOUTH FARMERS FIRE INSURANCE COMPANY,

PLYMOUTH, SHEBOYGAN COUNTY.

[Organized or incorporated December, 1875; commenced business  
February, 1876.]

President, H. WATERMAN, Plymouth, Wis.  
Secretary, WILLIAM SWART, Plymouth, Wis.  
Express office of the Secretary, Plymouth, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$512 87
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	5,149 76
Sum of both amounts.....	<u>\$5,662 63</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$3,614 36
Borrowed money, \$800.00 and interest, \$24.00 repaid .....	824 00
Paid as salaries and compensation to president, \$20.00; secretary, \$50.00.....	70 00
All other disbursements: Stationery and printing, \$29.59; postage, \$8.70; directors meetings, \$22.00; adjusting losses, \$56.92; hall rent, \$9.00; lawyer's fees, \$4.00.....	130 21
Total disbursements .....	<u>4,638 57</u>
Balance .....	<u><u>\$1,024 06</u></u>

## ASSETS.

Cash deposited in Exchange Bank of Plymouth.....	\$1,024 06
Amount of assessments levied, not yet collected.....	235 84
Furniture, fixtures and safes, \$50.00; supplies, \$10.00...	60 00
Total assets .....	<u><u>\$1,319 90</u></u>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	739	\$1,626,092 00
Written and renewed during the year.....	149	
Total .....	888	
Deduct those expired and cancelled.....	178	
In force at the end of the year.....	710	\$1,584,639 00
Average insurance in force per policy.....		\$2,230 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Plymouth, Greenbush, Mitchell, Lyndon, Scott, Lima, Holland, Rhine, Russell, Sheboygan Falls, Sherman, Sheboygan.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One-tenth of one per cent.

What is the amount of policy fee charged? 25 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? All expenses of the company.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 3 mills.

What compensation do agents receive? 50 cents for each application taken which is paid by policy holder.

What kinds of property does your company insure? Farm property, cheese factories, and creameries.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 50 feet.

# PORTAGE COUNTY POLISH FIRE INSURANCE COMPANY,

## PORTAGE COUNTY.

[Organized or incorporated March 7, 1895; commenced business  
May 7, 1895.]

President, J. P. KOZICZKOWSKI, Caster, Wis., R. F. D. No. 1.  
Secretary, STEPHEN TETZLOFF, Casimer, Wis.

### INCOME DURING YEAR.

Cash received for premiums or assessments.	\$2,016 82	
Cash received from all other sources: Policy fees .....	174 73	
Total income during the year.....		\$2,191 55 .

### DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,339 00	
Payments returned on cancelled policies...	8 37	
Borrowed money, \$150.00 and interest, \$9.00 repaid .....	159 00	
Paid as salaries and compensation to president, \$30.00; secretary, \$100.00; treasurer, \$60.39; directors, \$57.11.....	247 50	
All other disbursements: Postage and printing .....	94 23	
Total disbursements .....		1,848 10
Balance .....		<u><u>\$343 45</u></u>

### ASSETS.

Cash belonging to company, in hands of treasurer....	\$343 45	
Amount of assessments levied, not yet collected.....	50 00	
Furniture, fixtures and safes, \$25.00; supplies, \$100.00...	125 00	
Total assets .....		<u><u>\$518 45</u></u>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	602	\$629,956 00
Written and renewed during the year.....	118	129,594 00
Total .....	720	\$759,550 00
Deduct those expired and cancelled.....	119	53,388 00
In force at the end of the year.....	601	\$706,162 00
Amount of losses paid since organization.....		\$10,646 97
Average insurance in force per policy.....		1,176 93

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Amherst, Alban, Almond, Belmont, Carson, Dewey, Eau Pleine, Buena Vista, Hull, Lanark, New Hope, Linwood, Grant, Stockton, Sharon, Plover, and Pine Grove.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$400.00; treasurer, \$2,000.00.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{2}$  per cent.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Secretary's salary and other expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 3 mills.

What compensation do agents receive? \$1.50 per policy and renewing 75 cents.

What kinds of property does your company insure? Farm buildings, creameries, country stores, live stock and all personal property outside city.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? About 25 feet.

## PRIMROSE FIRE INSURANCE COMPANY,

PRIMROSE, DANE COUNTY.

[Organized or incorporated April 25, 1874; commenced business 1874.]

President, CHAS. DANIELSON, Mt. Horeb, Wis., R. F. D. No. 2.  
 Secretary, M. O. TOLLEFSON, Mt. Horeb, Wis., R. F. D., No. 2.  
 Express office of the Secretary, Belleville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$173 01
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## INCOME DURING YEAR.

Cash received for premlums or assessments	\$267 81	
Cash received as borrowed money .....	613 01	
		<hr/>
Total income during the year .....	880 82	
		<hr/>
Sum of both amounts .....	\$1,053 83	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$932 00	
Payments returned on cancelled policies ..	35 10	
Paid as salaries and compensation to president, \$16.80; secretary, \$26.83; treasurer, \$1.00; directors, \$6.00 .....	50 63	
Paid as compensation to agents .....	36 10	
		<hr/>
Total disbursements .....	\$1,053 83	<hr/> <hr/>

## LIABILITIES.

Borrowed money unpaid .....	\$613 01
	<hr/> <hr/>

RISKS.		No.	Amount.
In force on the 31st day of December of the preceding year .....	145		\$332,441 00
Written and renewed during the year .....	35		73,635 00
Total .....	180		\$406,076 00
Deduct those expired and cancelled .....	30		70,008 00
In force at the end of the year .....	150		\$336,068 00
Amount of losses paid since organization .....			\$9,712 07
Average insurance in force per policy .....			2,240 45

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Primrose.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 3 mills.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.10 per policy.

What kinds of property does your company insure? Detached farm buildings, churches, school houses, hay, grain, machinery and live stock.

What is the highest per cent. of the value of the property that the company insures? 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

# PRINCETON, ST. MARIE & SENECA INSURANCE COMPANY,

PRINCETON, GREEN LAKE COUNTY.

[Organized or incorporated January 25, 1879; commenced business  
June 11, 1879.]

President, F. W. LEUDTKE, Princeton, Wis.  
Secretary, EDW. HARDELL, Princeton, Wis.  
Express office of the Secretary, Princeton, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$486 42
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$3,011 85
Cash received as borrowed money .....	1,400 00
Cash received from all other sources: Last year's assessment, \$23.22; premium on policies, \$156.18 .....	179 40
Total income during the year .....	4,591 25
Sum of both amounts .....	\$5,077 67

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,041.12 losses occurring in previous years) .....	\$4,093 16
Payments or dividends returned on policies still in force .....	7 55
Interest .....	17 50
Paid as salaries and compensation to presi- dent, \$22.00; secretary, \$40.00; directors, \$85.00 .....	147 00
Paid as compensation to agents .....	1 00
All other disbursements: Attorney fees and costs in circuit and supreme court, \$772.51; postal cards, printing and post- age, \$34.60 .....	807 11
Total disbursements .....	5,073 32
Balance .....	\$4 35

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$4 35
Amount of assessments levied, not yet col- lected .....	60 94
Furniture, fixtures and safes, \$38.50; sup- plies, \$7.00 .....	45 50
Total assets .....	\$110 79

## LIABILITIES.

Borrowed money unpaid .....	<u>\$1,400 00</u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	396	\$573,634 00
Written and renewed during the year .....	92	156,181 00
Total .....	488	\$729,815 00
Deduct those expired and cancelled .....	79	116,498 00
In force at the end of the year .....	409	\$613,317 00
Amount of losses paid since organization .....		\$17,296 36
Average insurance in force per policy .....		1.499 55

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Princeton, St. Marie and Seneca.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One mill.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Current expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? Five mills.

What compensation do agents receive? \$1.00.

What kinds of property does your company insure? All kinds of farm property, country churches, school houses, creameries and cheese factories.

What is the highest per cent. of the value of the property that the company insures? 66 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# PULASKI FARMERS MUTUAL INSURANCE COMPANY,

PULASKI, IOWA COUNTY.

[Organized or incorporated January 8, 1895; commenced business  
February 15, 1895.]

President, WILLIAM F. SCHUNK, Avoca, Wis.  
Secretary, THOMAS DAY, Muscoda, Wis., R. F. D. 4.  
Express office of the Secretary, Muscoda, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$30 36
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## INCOME DURING YEAR.

Cash received for premiums or assessments delinquent from 1905 .....	\$60 29
Cash received as borrowed money .....	100 00
Cash received from all other sources: 64 applications at \$2.50 .....	160 00
	320 29
Total income during the year .....	320 29
Sum of both amounts .....	\$350 65

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$99 00
Borrowed money, \$150.00 and interest, \$6.00 repaid. ....	156 00
Paid as compensation to agents .....	64 00
All other disbursements: Secretary for printing and stationery, \$5.00; directors for adjusting losses, \$10.65 .....	15 65
	334 65
Total disbursements .....	334 65
Balance .....	\$16 00

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$16 00
Furniture, fixtures and safes, \$15.00; supplies, \$5.00 .....	20 00
	36 00
Total assets .....	\$36 00

## LIABILITIES.

Amount of losses due and unpaid (No. 1) .....	\$100 00
Amount of losses adjusted, not due (No. 1) .....	450 00
	550 00
Amount of unpaid losses .....	550 00
Borrowed money unpaid .....	100 00
	650 00
Total liabilities .....	\$650 00

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	401	\$730,715 00
Written and renewed during the year .....	64	119,410 00
Total .....	465	\$850,125 00
Deduct those expired and cancelled .....	63	107,235 00
In force at the end of the year .....	402	\$742,890 00
Amount of losses paid since organization .....		\$10,975 63
Average insurance in force per policy .....		1,848 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Pulaski, Highland and Clyde.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$5,000.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? None.

What is the amount of policy fee charged? \$2.50.

Is any portion of the assessment used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 per application.

What kinds of property does your company insure? Farm.

What is the highest per cent. of the value of the property that the company insures? 2-3 stock full.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## RAYMOND MUTUAL FIRE INSURANCE COMPANY,

## RAYMOND, RACINE COUNTY.

[Organized or incorporated April 19, 1873; commenced business June 30, 1873.]

President, JOHN H. KAMPER, Franksville, Wis., R. F. D. No. 10.  
 Secretary, DAVID RANEY, Franksville, Wis., R. F. D. No. 10.  
 Express office of the Secretary, Franksville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$277 70
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## INCOME DURING YEAR.

Cash received for premiums or assessments .....	1,867 45
Sum of both amounts .....	<u>\$2,145 15</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,754 29
Paid as salaries and compensation to president, \$25.00; treasurer, \$40.34; directors, \$5.00 .....	70 34
All other disbursements: Envelopes, \$1.25; postal cards, \$11.50 .....	12 75
Total disbursements .....	<u>1,837 38</u>
Balance .....	<u><u>\$307 77</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	<u><u>\$307 77</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	415	\$751,550 00
Written and renewed during the year .....	114	239,735 00
Total .....	529	\$991,285 00
Deduct those expired and cancelled .....	120	217,755 00
In force at the end of the year .....	409	\$773,530 00
Amount of losses paid since organization .....		\$14,273 61
Average insurance in force per policy .....		1,891 30

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Raymond.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? By-laws.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000.00; 5 years.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2½ mills.

What kinds of property does your company insure? Churches, school houses, stores, creameries, warehouses, blacksmith shops and all farm property.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 75 feet.

# REEDSBURG MUTUAL FARMERS FIRE INSURANCE COMPANY,

REEDSBURG, SAUK COUNTY.

[Organized or incorporated March 4, 1876; commenced business  
March 4, 1876.]

President, FRED PETERS, Reedsburg, Wis.  
Secretary, W. F. HUEBING, Reedsburg, Wis., R. F. D. No. 2.  
Express office of Secretary, Reedsburg, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$883 45

## INCOME DURING YEAR.

Cash received for premiums or assessments .....	\$2,203 98	
Cash received as borrowed money.....	175 00	
Cash received from all other sources:		
Policies .....	393 00	
	<hr/>	
Total income during the year.....		2,771 98
		<hr/>
Sum of both amounts.....		\$3,655 43

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,265 13	
Borrowed money, \$175.00, and interest, \$2.63, repaid .....	177 63	
Paid as salaries and compensation to president, \$39.00; secretary, \$161.00; treasurer, \$25.00 .....	225 00	
Paid as compensation to agents.....	246 75	
Paid for collection of assessments.....	51 94	
All other disbursements: Hall rent, \$5.00; finance committee, \$6.00; printing and supplies, \$52.02; postage, \$8.11 .....	71 13	
	<hr/>	
Total disbursements .....		3,037 58
		<hr/>
Balance .....		\$617 85
		<hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$617 85
Furniture, fixtures and safes, \$30.00; supplies, \$12.00..	42 00
	<hr/>
Total assets .....	\$659 85
	<hr/>

## LIABILITIES.

Amount of losses due and unpaid .....	\$120 00
	<hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	815	\$1,371,348 00
Written and renewed during the year.....	263	510,883 00
Total .....	1,078	\$1,882,231 00
Deduct those expired and cancelled.....	187	296,059 00
In force at the end of the year.....	891	\$1,586,172 00
Amount of losses paid since organization.....		\$22,099 43
Average insurance in force per policy.....		1,780 21

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Reedsburg, Washington, La Valle, Winfield, Delton, Freedom, Westfield, Ironton, Woodland, Dellona, Excelsior.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written, \$6,850.00; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? For incidentals.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 1 and 5-10 mills.

What compensation do agents receive? \$2.00 per day.

What kinds of property does your company insure? Farm property and district school houses.

What is the highest per cent of the value of the property that the company insures? 66 2-3 per cent.

# RICHMOND MUTUAL FIRE INSURANCE COMPANY,

RICHMOND, SHAWANO COUNTY.

[Organized or incorporated April 30, 1888; commenced business May 18, 1888.]

President, WM. BARFKNECHT, Shawano, Wis.  
Secretary, ALBERT WENDORFF, Shawano, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$2,062 28
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## INCOME DURING YEAR.

Cash received for premiums or assessments .....	588 20
Sum of both amounts .....	<u>\$2,650 48</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$119 00
Payments returned on cancelled policies ..	1 72
Paid as salaries and compensation to president, \$6.45; secretary, \$29.60; treasurer, \$6.88; directors, \$27.00 .....	69 93
Paid as compensation to agents .....	6 90
All other disbursements: Iron safe, \$45.04; postage, \$3.43; publishing annual meeting, \$0.50; stationery printing, \$12.75....	<u>61 72</u>
Total disbursements .....	<u>259 27</u>
Balance .....	<u><u>\$2,391 21</u></u>

## ASSETS.

Cash deposited in First National Bank of Shawano....	\$900 00
German American National Bank of Shawano .....	900 00
Cash belonging to company, in hands of treasurer ....	591 21
Furniture, fixtures and safes, \$45.00; supplies, \$5.00...	<u>50 00</u>
Total assets .....	<u><u>\$2,441 21</u></u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	334	\$518,302 75
Written and renewed during the year .....	69	123,970 00
<b>Total</b> .....	<b>403</b>	<b>\$642,272 75</b>
Deduct those expired and cancelled .....	52	80,414 75
<b>In force at the end of the year</b> .....	<b>351</b>	<b>\$561,858 00</b>
Amount of losses paid since organization .....		\$3,145 50
Average insurance in force per policy .....		1,600 73

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Richmond, Herman, Belle Plaine, Waukechon, Wescott, City of Shawano, Shawano county; towns Howe and Underhill, Oconto county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? \$0.50 per hundred.

What is the amount of policy fee charged? \$0.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$0.60 for one application.

What kinds of property does your company insure? Farm and city property, school houses, churches and cheese factories.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

## RIVER FALLS FIRE INSURANCE COMPANY,

RIVER FALLS, PIERCE COUNTY.

[Organized or incorporated July 1, 1876; commenced business January 2, 1877.]

President, A. W. STILES, River Falls, Wis.  
 Secretary, G. W. CHINNOCK, River Falls, Wis.  
 Express office of the Secretary, River Falls, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$19 77
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$1,457 88	
Cash received as borrowed money .....	1,100 00	
		<hr/>
Total income during the year .....	2,557 88	
		<hr/>
Sum of both amounts .....	\$2,577 65	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,020 25	
Payments returned on cancelled policies ..	173 14	
Borrowed money, \$600 and interest \$30.00 repaid .....	630 00	
Paid as salaries and compensation to president, \$10.00; secretary, \$300.00; treasurer, \$10.00; directors, \$82.25 .....	402 25	
All other disbursements: Hall rent, \$3.00; printing, \$38.25; stamps, \$10.00; livery, \$4.00 .....	55 25	
		<hr/>
Total disbursements .....	2,280 89	
		<hr/>
Balance .....	\$296 76	
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$296 76
	<hr/> <hr/>

## LIABILITIES.

Borrowed money unpaid .....	500 00
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 1st day of December of the preceding year .....	866	\$1,426,405 00
Written and renewed during the year .....	209	349,630 00
Total .....	1,075	\$1,776,035 00
Deduct those expired and cancelled .....	190	309,190 00
In force at the end of the year .....	885	\$1,466,845 00
Amount of losses paid since organization .....		\$23,944 35
Average insurance in force per policy .....		1,757 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Hudson, Kinnickinnic, Troy, Pleasant Valley in St. Croix county and River Falls, Oak Grove, Clifton, Trimble and Diamond Bluff in Pierce county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Secretary, \$200.00; treasurer, \$3,000.00.

What is the rate of premium (or advance assessment) charged? Three mills.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What kinds of property does your company insure? All kinds of farm.

What is the highest per cent. of the value of the property that the company insures? About two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

# ROCKLAND MUTUAL FIRE INSURANCE COMPANY,

ROCKLAND, MANITOWOC COUNTY.

[Organized or incorporated July, 1885; commenced business August, 1885.]

President, LOUIS GRIMM, Grimms, Wis.  
Secretary, W. C. MAERTZ, Reedsville, Wis.  
Express office of the Secretary, Reedsville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$2,002 92
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$2,417 22	
Cash received as interest .....	30 48	
		<hr/>
Total income during the year .....	2,447 70	
		<hr/>
Sum of both amounts .....	\$4,450 62	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,511 11	
Payments returned on cancelled policies..	44 21	
Paid as salaries and compensation to president, \$25.00; secretary, \$116.00; treasurer, \$45.00; directors, \$130.25 .....	316 25	
Paid for collection of assessments outstanding at last report .....	42	
All other disbursements: Stationery printing and postage .....	23 00	
		<hr/>
Total disbursements .....	1,894 99	
		<hr/>
Balance .....	\$2,555 63	
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$1,280 63
Loans on notes .....	1,275 00
Furniture, fixtures and safes. \$50.00; supplies, \$25.00	75 00
	<hr/>
Total assets .....	\$2,630 63
	<hr/> <hr/>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,170	\$2,287,657 00
Written and renewed during the year .....	264	487,959 00
<b>Total</b> .....	<b>1,434</b>	<b>\$2,775,616 00</b>
Deduct those expired and cancelled .....	239	369,932 00
<b>In force at the end of the year</b> .....	<b>1,195</b>	<b>\$2,405,684 00</b>
Amount of losses paid since organization .....		\$31,547 82
Average insurance in force per policy .....		2,013 12

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Cato, Eaton, Franklin, Liberty, Maple Grove and Rockland in Manitowoc county; Charleston, Chilton, Brillen, Rantoul and Woodville in Calumet county; Holland and Morrison in Brown county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,000 on any one building; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$8,000.00.

What is the rate of premium (or advance assessment) charged? 50 cents for \$100 for 5 years.

What is the amount of policy fee charged? 75 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None

What compensation do agents receive? 25 cents for each application and 75 cents policy fee.

What kinds of property does your company insure? Farm property, cheese factories, school houses and private dwellings and creameries.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## ROSENDALE INSURANCE COMPANY,

ROSENDALE, FOND DU LAC COUNTY.

[Organized or incorporated March 7, 1874; commenced business  
April 6, 1874.]

President, H. C. BOTTUM, Ripon, R. D. 14.  
Secretary, FRANK BOWE, Rosendale, Wis.  
Express office of the Secretary, Rosendale, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year ....	\$1,073 97
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$3,847 48	
Cash received from all other sources .....	29 30	
		<hr/>
Total income during the year .....	3,876 78	
		<hr/>
Sum of both amounts .....	\$4,950 75	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$3,405 10	
Paid as salaries and compensation to president, \$10.00; secretary, \$300.00; directors, \$40.00 .....	350 00	
Paid as compensation to agents .....	275 00	
All other disbursements: Adjusting commission, \$102.00; supplies and postage, \$61.11; all other items, \$12.65 .....	175 76	
		<hr/>
Total disbursements .....	4,205 86	
		<hr/>
Balance .....	\$744 89	
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$744 89
Amount of assessments levied, not yet collected .....	603 27
Furniture fixtures and safes, \$100.00, supplies, \$1.84....	101 84
	<hr/>
Total assets .....	\$1,450 00
	<hr/> <hr/>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	908	\$2,057,045 00
Written and renewed during the year.....	219	548,926 00
Total .....	1,127	\$2,605,971 00
Deduct those expired and cancelled.....	199	352,875 00
In force at the end of the year.....	928	\$2,253,096 00
Amount of losses paid since organization.....		\$62,045 52
Average insurance in force per policy.....		2,428 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Rosendale, Springvale, Eldorado, Lamartine and Friendship.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$6,000.

What is the rate of premium (or advance assessment) charged? One mill on the dollar.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? .0014.

What compensation do agents receive? \$1.25.

What kinds of property does your company insure? Farm property, detached dwellings, and contents, county churches and school houses.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# SALEM MUTUAL FIRE & LIGHTNING INSURANCE COMPANY,

SALEM, KENOSHA COUNTY.

[Organized or incorporated November 2, 1869; commenced business  
January 1, 1870.]

President, F. F. SMITH, Salem, Wis.  
Secretary, WM. EVANS, Antioch, Ills.  
Express office of the Secretary, Trevor, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$178 63
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	633 33
Sum of both amounts.....	<u>\$811 96</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$213 90
Paid for collection of assessments.....	10 00
All other disbursements: Printing notices of annual meeting and notice of assess- ment and appraising losses.....	<u>36 50</u>
Total disbursements .....	<u>260 40</u>
Balance .....	<u><u>\$551 56</u></u>

## ASSETS.

Cash belonging to company in hands of treasurer.....	<u><u>\$551 56</u></u>
--	------------------------

RISKS.		
	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	209	\$427,919 00
Written and renewed during the year.....	49	94,995 00
Total .....	258	\$522,914 00
Deduct those expired and cancelled.....	45	78,900 00
In force at the end of the year.....	213	\$444,014 00
Amount of losses paid since organization.....		\$4,657 18
Average insurance in force per policy.....		2,084 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Salem.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? None.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Incidental expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One and one-half mill.

What compensation do agents receive? \$2.00 per day for appraising of losses.

What kinds of property does your company insure? Farm property and detached dwellings.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# SAUKVILLE MUTUAL FIRE INSURANCE COMPANY,

SAUKVILLE, OZAUKEE COUNTY.

[Organized or incorporated February 26, 1876; commenced business  
March 21, 1876.]

President, NIC. SCHENKER, Port Washington, Wis., Route 1.  
Secretary, JOS. ALBRECHT, Saukville, Wis.  
Express office of the Secretary, Saukville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... **\$223 65**

## INCOME DURING YEAR.

Cash received for premiums or assessments	<b>\$7,358 24</b>	
Cash received as borrowed money .....	<b>1,350 00</b>	
		<hr/>
Total income during the year.....		<b>8,708 24</b>
		<hr/>
Sum of both amounts.....		<b>\$8,931 89</b>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	<b>\$5,938 00</b>	
Borrowed money, \$1,850.00 and interest, \$86.00, repaid .....	<b>1,936 00</b>	
Paid as salaries and compensation to presi- dent, \$36.50; secretary, \$157.50; treas- urer, \$65.61; directors, \$71.15.....	<b>330 76</b>	
Paid as compensation to agents.....	<b>122 29</b>	
Paid for collection of assessments.....	<b>112 01</b>	
All other disbursements: For team \$1.00, for affidavits, \$1.50; for printing, \$34.75; for stationery and postage, \$25.00.....	<b>62 25</b>	
		<hr/>
Total disbursements .....		<b>8,501 31</b>
		<hr/>
Balance .....		<b>\$430 58</b>
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	<b>\$430 58</b>
Furniture, fixtures and safes.....	<b>70 00</b>
	<hr/>
Total assets .....	<b>\$500 58</b>
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	831	\$1,688,083 00
Written and renewed during the year.....	187	392,644 00
Total .....	1,018	\$2,080,727 00
Deduct those expired and cancelled.....	205	329,235 00
In force at the end of the year.....	813	\$1,751,492 00
Amount of losses paid since organization.....		\$47,517 07
Average insurance in force per policy.....		2,142 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Saukville, Belgium, Port Washington, Fredonia, Grafton, Ozaukee county; Trenton and Farmington, Washington county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000; 5 years.

Has the company re-insured any of its risks in other companies? Yes. If so, give the names of re-insuring companies and amount re-insured in each. Germantown Mutual Fire Insurance Co., \$5,000; Town Belgium Mutual Fire Insurance Co., \$1,925.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? Fifty cents a hundred.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments?  $3\frac{1}{2}$  mills.

What compensation do agents receive? 5 per cent for premiums collected.

What kinds of property does your company insure? Farm buildings, school houses, churches, dwelling houses in cities and villages, if property is located in the outskirts and is at least 70 feet apart from any other building.

What is the highest per cent of the value of the property that the company insures?  $1\frac{1}{2}$  per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 40 feet at least.

# SCANDIA FARMERS MUTUAL TOWN INSURANCE COMPANY,

MORRIS, SHAWANO COUNTY.

[Organized or incorporated January 8, 1895; commenced business  
February 12. 1895.]

President, T. A. LOKEN, Tigerton, Wis., Route No. 1.  
Secretary, OTTO H. OLSEN, Tigerton, Wis., Route No. 1.  
Express office of the Secretary, Tigerton, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$703 14
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$1,465 34	
Cash received as notes .....	2 83	
		<hr/>
Total income during the year .....		1,468 17
		<hr/>
Sum of both amounts .....		\$2,171 31

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$504 79	
Paid as salaries and compensation to president, \$15.00; secretary, \$130.80; treasurer \$26.65; adjusting committee, \$34.50	206 95	
Paid as compensation to agents .....	270 84	
All other disbursements: One safe, \$62.10; printing, \$6.85; annual meeting, \$4.00; postage, \$9.16; settlement, \$14.00 .....	96 11	
		<hr/>
Total disbursements .....		1,078 69
		<hr/>
Balance .....		\$1,092 62
		<hr/> <hr/>

## ASSETS.

Cash deposited in Banks of Wittenberg .....	\$1,000 00
Cash belonging to company, in hands of treasurer ....	92 62
Furniture, fixtures and safes, \$90.00; supplies, \$50.00..	140 00
	<hr/>
Total assets .....	\$1,232 62
	<hr/> <hr/>



**RISKS.**

	No.	Amount.
In force on the 31st day of December of the preceding year .....	744	\$884,425 00
Written and renewed during the year .....	189	278,603 00
<b>Total</b> .....	<b>933</b>	<b>\$1,163,028 00</b>
Deduct those expired and cancelled .....	126	154,826 00
<b>In force at the end of the year</b> .....	<b>807</b>	<b>\$1,008,202 00</b>
Amount of losses paid since organization .....		\$6,340 35
Average insurance in force per policy .....		1,249 00

**TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.**

Fairbanks, \$155,975.00; Wittenberg, \$154,777.00; Almon, \$119,315.00; Birnamwood, \$116,620.00; Aniwa, \$105,080.00; Morris, \$89,892.00; Hutchins, \$68,541.00; Norrie, \$56,861.00; Plover, \$51,790.00; Germania, \$44,887.00; Eldron, \$43, 699.00; Franzin, \$765 00; total amount, \$1,908,202.00.

**MISCELLANEOUS QUESTIONS.**

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Part of it; each member gets a by-law.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,500; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000; each appraiser, \$500.00.

What is the rate of premium (or advance assessment) charged? 50 cents and subsequent 40 cents per 100.

What is the amount of policy fee charged? 50 cents for a subsequent 50 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$2.00 per working day, the same rate part of a day.

What kinds of property does your company insure? Farm property at three-fourths of its valuation and churches, school houses and town halls at two-thirds of its valuation.

What is the highest per cent. of the value of the property that the company insures? 50 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet, 200 feet from railroad track.

## SCANDINAVIA MUTUAL INSURANCE COMPANY,

SCANDINAVIA, WAUPACA COUNTY.

[Organized or incorporated January 5, 1874; commenced business  
January 25, 1874.]

President, HERMAN HOTZ, Scandinavia, Wis.  
Secretary, GILBERT GILSON, Scandinavia, Wis.  
Express office of the Secretary, Scandinavia, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year ..... \$789 17

## INCOME DURING YEAR.

Cash received for premiums or assessments	\$396 38	
Cash received as interest .....	32 60	
Cash received as borrowed money .....	200 00	
		<hr/>
Total income during the year .....		628 98
		<hr/>
Sum of both amounts .....		\$1,418 17

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,260 00	
Interest .....	9 63	
Paid as salaries and compensation to president, \$10.00; secretary, \$45.00; treasurer, \$30.00 directors, \$14.00 .....	99 00	
All other disbursements: Office rent, postage, etc. ....	8 63	
		<hr/>
Total disbursements .....		1,377 26
		<hr/>
Balance .....		\$40 89
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$40 89
	<hr/> <hr/>

## LIABILITIES.

Borrowed money unpaid .....	\$200 00
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	195	\$343,975 00
Written and renewed during the year .....	40	70,015 00
Total .....	235	\$413,990 00
Deduct those expired and cancelled .....	38	52,310 00
In force at the end of the year .....	197	\$361,680 00
Amount of losses paid since organization .....		5,594 75
Average insurance in force per policy .....		\$1,835 +

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Scandinavia.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$1,500; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? One-half, two-thirds and one cent according to distance.

What is the amount of policy fee charged? One dollar.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? Two dollars per day.

What kinds of property does your company insure? Buildings, household furniture, wearing apparel, farm implements, grain, hay and live stock.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet in the village and 50 feet in the township.

# SCANDINAVIAN MUTUAL TOWN INSURANCE COMPANY,

## MANITOWOC COUNTY.

[Organized or incorporated December 15, 1873; commenced business  
December 15, 1873.]

President, A. H. ALFSON, Reedsville, Wis., R. D. 3.  
Secretary, SEVERT C. TENKELSEN, Manitowoc, Wis., R. D. 4.  
Express office of the Secretary, Manitowoc, Wis.

### BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$155 35
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### INCOME DURING YEAR.

Cash received for premiums or assessments .....	5,376 17
Sum of both amounts .....	\$5,531 52

### DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1.50 losses occurring in previous years) .....	\$5,311 45
Paid as salaries and compensation to pres- ident, \$19.00; secretary, \$53.35; treasurer, \$15.00; directors, \$11.50 .....	98 85
Paid as compensation to agents .....	36 25
All other disbursements: Auditors, \$3.00; adjusting committee, \$26.00; legal ad- viser, \$5.00; postal cards, \$6.20; print- ing, \$8.40; books, \$1.00, postage and stationery, \$4.00; justice fees, \$0.25....	53 85
Total disbursements .....	5,500 40
Balance .....	\$31 12

### ASSETS.

Cash belonging to company, in hands of treasurer ....	\$31 12
Amount of assessments levied, not yet collected .....	136 19
Supplies .....	5 00
Total assets .....	\$172 31

### LIABILITIES.

Amount of losses reported, not adjusted (No. 1) .....	\$5 00
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	209	\$431,891 00
Written and renewed during the year .....	42	90,256 00
Total .....	251	\$522,117 00
Deduct those expired and cancelled .....	51	97,668 00
In force at the end of the year .....	200	\$424,449 00
Amount of losses paid since organization .....		\$20,659 83
Average insurance in force per policy .....		2,122 24

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Towns of Manitowoc, Cato, Eaton, Manitowoc Rapids, Liberty and Rockland.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? Five mills.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Two.

What was the rate used in computing these assessments? 8 and 3½ mills.

What compensation do agents receive? \$1.50 per day.

What kinds of property does your company insure? Farm property, school houses, cheese factories and creameries.

What is the highest per cent. of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# SENECA, SIGEL & RUDOLPH INSURANCE COMPANY,

GRAND RAPIDS, WOOD COUNTY.

[Organized or incorporated April 12, 1891; commenced business May 11, 1891.]

President, GUST GRIESBACH, Vesper, Wis., R. F. D. 1.  
Secretary, WILLIAM PETERS, Vesper, Wis., R. F. D. 1.  
Express office of the Secretary, Grand Rapids, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year ..... \$1,264 20

## INCOME DURING YEAR.

Cash received for premiums or assessments	\$6,447 38	
Cash received from all other sources:		
Delinquent assessment .....	28 38	
For fine on assessment .....	12 61	
		<hr/>
Total income during the year .....		6,488 37
		<hr/>
Sum of both amounts .....		\$7,752 57

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$7,048 01	
Payments returned on cancelled policies ..	35 75	
Payments or dividends returned on policies still in force .....	4 71	
Paid as salaries and compensation to president, \$25.00; secretary, \$150.00; treasurer, \$40.00; directors, \$91.00 .....	306 00	
Paid for collection of assessments .....	90 55	
All other disbursements: Adjusting losses, \$258.80; levying assessment \$25.00; auditing committee, \$4.00; printing, postage and stationery, \$104.99.....	392 79	
		<hr/>
Total disbursements .....		7,877 81
		<hr/>
Deficiency .....		\$125 24
		<hr/> <hr/>

## ASSETS.

Amount of assessment levied, not yet collected .....	\$67 43
Furniture, fixtures and safes, \$20.00; supplies, \$25.00..	45 00
	<hr/>
Total assets .....	\$112 43
	<hr/> <hr/>

## LIABILITIES.

Amount due for salaries and commissions .....	\$125 24
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,689	\$2,163,978 00
Written and renewed during the year .....	429	671,325 00
Total .....	2,118	\$2,835,303 00
Deduct those expired and cancelled .....	387	487,550 00
In force at the end of the year .....	1,731	\$2,347,753 00
Amount of losses paid since organization .....		\$32,259 31
Average insurance in force per policy .....		1,356 50

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Seneca, Sigel, Rudolph, Hansen, Port Edwards, Arpin, Grand Rapids, Saratoga, Richfield, Rock, Lincoln, Milladore, Sherry, Auburndale, Marshfield, Remington, Hiles, Wood, Dexter, Cary, Cranmore, Cameron, in Wood county; Grant and Carson, in Portage county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,400; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$2,000; treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{4}$  per cent on new risks,  $\frac{1}{4}$  per cent on renewals, 1 per cent on churches, school houses and town halls.

What is the amount of policy fee charged? \$1.00 for less than \$1,500 \$1.50 less than \$2,000, \$2.00 for \$2,000 or more.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Amount necessary to pay current expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? Policy fee paid by the insured.

What kinds of property does your company insure? Farm property, country school houses, churches and town halls.

What is the highest per cent. of the value of the property that the company insures? Two-thirds of real value.

At what distance from other hazards must a risk be situated to be insured by the company? No distance stated.

# SHELBY FARMERS MUTUAL FIRE INSURANCE COMPANY,

SHELBY, LA CROSSE COUNTY.

[Organized or incorporated October 19, 1874; commenced business November 24, 1874.]

President, HERMAN ROESLER, La Crosse, Wis.  
Secretary, PETER KIENHOLZ, La Crosse, Wis., Route 1.  
Express office of the Secretary, La Crosse, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year ..... \$5,500 07

## INCOME DURING YEAR.

Cash received for premiums or assessments \$5,127 54  
Cash received as interest ..... 100 00

Total income during the year ..... 5,227 54

Sum of both amounts ..... \$10,727 61

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$5.36  
losses occurring in previous years) ..... \$7,950 46  
Payments returned on cancelled policies .. 398 88  
Paid as salaries and compensation to pres-  
ident, \$25.00; secretary, \$400.00; treas-  
urer, \$25.00; directors, \$154.50 ..... 604 50  
All other disbursements: Publishing notice  
annual meeting, 1905, \$12.20; books and  
stationery, \$50.43; postage, \$32.17 ..... 94 80

Total disbursements ..... 9,048 64

Balance ..... \$1,678 97

## ASSETS.

Cash deposited in Batavian National Bank, La Crosse.. \$1,678 97

## LIABILITIES.

Amount of losses due and unpaid (No. 2) ..... \$1,206 76  
Amount of losses adjusted, not due (No. 1) ..... 10 00  
Amount of losses reported, not adjusted (No. 1) ..... 25 00

Amount of unpaid losses ..... \$1,241 76

All other accounts, bills, etc., remaining unpaid: Orders  
issued prior to 1906 not presented for payment, \$97 47;  
orders issued in 1906 not presented for payment \$15.13 112 60

Total liabilities ..... \$1,354 36



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	2,193	\$3,738,477 37
Written and renewed during the year .....	512	933,985 00
<b>Total</b> .....	<b>2,7 8</b>	<b>\$4,675,462 37</b>
Deduct those expired and cancelled .....	471	709,189 83
<b>In force at the end of the year</b> .....	<b>2,237</b>	<b>\$3,966,272 54</b>
Amount of losses paid since organization .....	703	\$109,468 93
Average insurance in force per policy .....		1.773 82

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Towns of Barre, Bangor, Burns, Campbell, Farmington, Greenfield, Hamilton, Holland, Onalaska, Shelby and Washington in La Crosse county; towns of Leon and Portland in Monroe county; and towns of Bergen, Hamburg, Harmony and Genoa in Vernon county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? The by-laws.

Is the assessment liability of the members clearly defined in the policy? Yes by referring to the State law.

What is the largest amount and the longest period for which a risk is written? \$8,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? 50 cents for 5 years.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do directors receive? \$2.00 per day.

What kinds of property does your company insure? All kinds of farm property, detached dwelling houses, churches, school buildings, and contents, hotels, saloon; and country stores, but not stock therein, cheese factories, creameries, blacksmith and wagon shops, water mill and contents and county buildings and property.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

## SOMERS MUTUAL FIRE INSURANCE COMPANY,

SOMERS, KENOSHA COUNTY.

[Organized or incorporated September 12, 1873; commenced business  
September 12, 1873.]

President, JAMES E. SPENCER, Somers, Wis.

Secretary, ISAAC T. BISHOP, Somers, W's.

Express office of the Secretary, Somers, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$22 98
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## INCOME DURING YEAR.

Cash received as borrowed money .....	\$600 00
Cash received from all other sources: Com- missions of fifty cents each on one hundred and eight policies .....	54 00
Total income during the year .....	654 00
Sum of both amounts .....	\$676 98

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$163 75
Borrowed money, \$350.00 and interest, \$17.46 repaid .....	367 46
Paid as salaries and compensation to pres- ident, \$24.80; secretary, \$62.05; treas- urer, \$2.25; directors, 20.60 .....	109 70
Paid for acknowledgements of annual re- ports year 1905 and 1906 .....	1 00
All other disbursements: Office supplies, \$9.70; 1000 blank applications and bonds, \$15.00; printing notices of annual meet- ings, \$2.15 .....	26 85
Total disbursements .....	668 76
Balance .....	\$8 22

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$8 22
Amount of assessments levied, not yet collected .....	61 41
Furniture, fixtures and safes, \$50.00; supplies, \$15.00....	65 00
Total assets .....	\$134 63

## LIABILITIES.

Borrowed money unpaid .....	\$400 00
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**RISKS.**

	No.	Amount.
In force on the 31st day of December of the preceding year .....	362	\$707,550 00
Written and renewed during the year .....	108	237,280 00
<b>Total .....</b>	<b>470</b>	<b>\$944,830 00</b>
Deduct those expired and cancelled .....	99	185,625 00
<b>In force at the end of the year .....</b>	<b>371</b>	<b>\$759,205 00</b>
Amount of losses paid since organization .....		\$15,803 47
Average insurance in force per policy .....		2,046 37

**TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.**

Town of Somers.

**MISCELLANEOUS QUESTIONS.**

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000; five years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? 50 cents.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Sufficient to adjust loss and expenses to company.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What kinds of property does your company insure? School, church and farm.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet. Exceptions to this rule of 200 feet distance from other risks may be made by the approval of the Board of Directors.

# SPRING PRAIRIE FARMERS MUTUAL FIRE INSURANCE COMPANY,

SPRING PRAIRIE, WALWORTH COUNTY.

[Organized or incorporated March 10, 1873; commenced business  
April 10, 1873.]

President, WM. H. HUBBARD, Burlington, R. F. D.  
Secretary, L. W. MERRICK, Elkhorn, R. F. D. 4.  
Express office of the Secretary, Springfield, Walworth Co., Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$12 93
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## INCOME DURING YEAR.

Cash received for premiums or assessments .....	5,160 50
Sum of both amounts .....	<u>\$5,173 43</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$3,606 95
Borrowed money, \$125.00 and interest, \$2.50 repaid .....	127 50
Paid as salaries and compensation to president, \$12.00; secretary, \$65.00; directors, \$70.00 .....	147 00
Paid as compensation to agents .....	129 20
Paid for collection of assessments .....	94 36
All other disbursements: Printing and postage .....	34 60
Total disbursements .....	<u>4,139 62</u>
Balance .....	<u><u>\$1,033 81</u></u>

## ASSETS.

Cash deposited in First National, Elkhorn, Melnhardt Bank, Burlington .....	\$1,033 81
Furniture, fixtures and safes .....	50 00
Total assets .....	<u><u>\$1,083 81</u></u>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	613	\$789,320 00
Written and renewed during the year .....	152	269,150 00
Total .....	765	\$1,058,470 00
Deduct those expired and cancelled .....	122	280,690 00
In force at the end of the year .....	663	\$777,780 00
Amount of losses paid since organization .....		\$30,595 86
Average insurance in force per policy .....		1,022 29

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Spring Prairie, Lyons and Lafayette.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000; 5 years.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$3,000.00.

What is the rate of premium (or advance assessment) charged? One-tenth, two-tenths, three-tenths and four-tenths of one per cent.

What is the amount of policy fee charged? \$1.00

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Two

What was the rate used in computing these assessments? 2 mills in class A.

What compensation do agents receive? 85 cents per policy.

What kinds of property does your company insure? Farm property and detached dwellings.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 50 to 150 feet.

## STARK MUTUAL TOWN INSURANCE COMPANY,

LA FARGE, VERNON COUNTY.

[Organized or incorporated April 22, 1903; commenced business July 14, 1903.]

President, VAN S. BENNETT, Rockton, Wis.  
 Secretary, G. E. SOUTHWORTH, La Farge, Wis.  
 Express office of the Secretary, La Farge Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$19 06
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## INCOME DURING YEAR.

Cash received for premiums and assessments .....	\$821 61
Cash received as borrowed money .....	260 00
Total income during the year.....	1,081 61
Sum of both amounts.....	\$1,100 66

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$285 00
Borrowed money, \$260.00 and interest, \$13 77 repaid .....	273 77
Paid as salaries and compensation to directors .....	81 10
Paid as compensation to agents.....	72 63
All other disbursements: Printing.....	21 90
Paid note and interest for organizing company .....	240 75
Paid to policy holders to correct errors in assessing newly insured property.....	32 65
Total disbursements .....	1,096 92
Balance .....	\$93 74

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$93 74
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	132	\$130,596 00
Written and renewed during the year.....	93	87,031 00
<b>Total .....</b>	<b>225</b>	<b>\$217,627 00</b>
Deduct those expired and cancelled.....	28	20,838 00
<b>In force at the end of the year .....</b>	<b>197</b>	<b>\$196,789 00</b>
Amount of losses paid since organization.....		\$733 90
Average insurance in force per policy.....		993 34

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Stark, Forest, Union, Hillsborough, Greenwood, Whitetown, Clinton, and Webster, in Vernon county; Forest, Bloom, and Henrietta, in Richland county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; years, five.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 2 mil's.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? \$240.75, to pay note and interest for organizing company.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Two.

What was the rate used in computing these assessments? 2 mills on old risks and 1 mill on new risks.

What compensation do agents receive? \$2.00 or less, according to amount of application.

What kinds of property does your company insure? All kinds of farm property and isolated village property.

What is the highest per cent of the value of the property that the company insures? Two-thirds value.

At what distance from other hazards must a risk be situated to be insured by the company? 150 feet on village property.

## STETTIN MUTUAL FIRE INSURANCE COMPANY,

RIB FALLS, MARATHON COUNTY.

[Organized or incorporated January 3, 1895; commenced business  
January 5, 1895.]

President, JULIUS HEISE, Edgar, Wis., R. F. D. No. 2.  
Secretary, ERNST RINGLE, Edgar, Wis., R. F. D. No. 2.  
Express office of the Secretary, Marathon City, Wis.

## BALANCE SHEET.

Balance on hand December 31 t of previous year..... \$151 25

## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$1,369 50	
Cash received from all other sources: Policy fees .....	354 00	
		<hr/>
Total income during the year.....		1,723 50
		<hr/>
Sum of both amounts.....		\$1,874 75

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$804 15	
Paid as salaries and compensation to president, \$30.02; secretary, \$115.25; treasurer, \$44.76; directors, \$11.00.....	201 03	
Paid as compensation to agents.....	188 00	
All other disbursements: Pub. notices and annual statements, \$23 60; postal cards and printing same, \$7.50; application blanks and order book, \$8.06; postage, writing material, justice fees, cartage and telephone messages, \$16.14.....	55 39	
		<hr/>
Total disbursements .....		1,248 48
		<hr/>
Balance .....		\$626 27
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$626 27
Amount of assessments levied, not yet collected.....	4 66
Furniture, fixtures and safes, \$70.00; supplies, \$10 00...	80 00
	<hr/>
Total assets .....	\$710 93
	<hr/> <hr/>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	543	\$920,114 67
Written and renewed during the year.....	176	343,455 33
Total .....	719	\$1,263,570 00
Deduct those expired and cancelled.....	139	219,471 33
In force at the end of the year.....	580	\$1,053,098 67
Amount of losses paid since organization.....		\$11,850 82
Average insurance in force per policy.....		1,815 68

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Stettin, Rib Falls, Rietbrock, Berlin, Hamburg, Marathon, Cassel, Wien, Johnson, Maine.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,247.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,900.00.

What is the rate of premium (or advance assessment) charged? None.

What is the amount of policy fee charged? \$2.00.

Is any portion of the assessments used for any other purpose than the payment of losses? If so, what amount and for what purpose? If the income of the policy fee is not enough, then the remainder of expenses has to be paid from the assessment.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Assessment plan.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments. One mill on the assessed valuation.

What compensation do agents receive? One dollar per application.

What kinds of property does your company insure? Farm property, churches, school houses, blacksmith shops, cheese factories and creameries in the country.

What is the highest per cent of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## STOCKHOLM TOWN INSURANCE COMPANY,

STOCKHOLM, PEPIN COUNTY.

[Organized or incorporated March 1, 1875; commenced business  
March 25, 1875.]

President, PETER LEWIS, Stockholm, Wis.  
Secretary, A. P. JACKSON, Stockholm, Wis.  
Express office of the Secretary, Stockholm, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$583 45
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$549 49
Cash received from all other sources: For rent of Insurance Hall .....	6 00
Total income during the year.....	600 49
Sum of both amounts.....	\$1,183 94

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$113 35
Paid as salaries and compensation to presi- dent, \$17.55; secretary, \$9 90; treasurer, \$17.46; directors, \$21.66 .....	66 67
All other disbursements: Taxes on Insur- ance Hall, stationery printing and postage	21 37
Total disbursements .....	221 39
Balance .....	\$962 55

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$962 55
Furniture, fixtures and safes, \$54.00; supplies, \$35.00....	89 00
Other items: Office building valued at.....	359 00
Total assets .....	\$1,401 55

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	884	\$1,189,747 00
Written and renewed during the year.....	179	252,680 00
Total .....	1,064	\$1,442,427 00
Deduct those expired and cancelled.....	164	208,524 00
In force at the end of the year.....	890	\$1,233,903 90
Amount of losses paid since organization.....		\$15,343 40
Average insurance in force per policy.....		1,386 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Stockholm, Pepin and Frankfort, in Pepin county; Maiden Rock, Union, Salem and Hartland, in Pierce county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? 25 cents on \$100.00.

What is the amount of policy fee charged? One dollar.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? We have no agents.

What kinds of property does your company insure. Farm buildings and dwellings in villages, horses, cattle, sheep, swine, household furniture, farm implements, churches, country stores, grain and hay.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet

## STOCKTON FIRE INSURANCE COMPANY,

## PORTAGE COUNTY.

[Organized or incorporated October 20, 1875; commenced business  
January 1, 1876.]

President, J. H. LIVINGSTON, Plainfield, Wis., No. 3.

Secretary, J. L. DAPP, Wild Rose, Wis., No. 1.

Express office of the Secretary, Wild Rose, Wis.

## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$6,612 26	
Cash received as borrowed money.....	5,800 00	
Total income during the year .....		\$12,412 26

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,678.25 losses occurring in previous years).....	\$5,974 30	
Borrowed money, \$5,800.00 and interest, \$111.71 repaid .....	5,911 71	
Paid as salaries and compensation to presi- dent, \$39.95; secretary, \$150.00; treasurer, \$95.69; directors, \$187.33.....	472 97	
All other disbursements: Postage, printing, stationery, etc. ....	189 39	
Total disbursements .....		12,548 37
Deficiency .....		<u>\$136 11</u>

## ASSETS.

Amount of assessments levied, not yet collected.....	\$214 48	
Furniture, fixtures and safes.....	40 90	
Total assets .....		<u>\$254 48</u>

## LIABILITIES.

Amount of losses due and unpaid (No. 2.) .....	\$214 00	
Borrowed money unpaid .....	136 11	
Total liabilities .....		<u>\$350 11</u>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,105	\$1,294,773 00
Written and renewed during the year.....	237	286,327 00
<b>Total .....</b>	<b>1,342</b>	<b>\$1,581,100 00</b>
Deduct those expired and cancelled.....	220	213,474 09
<b>In force at the end of the year.....</b>	<b>1,122</b>	<b>\$1,367,626 00</b>
Amount of losses paid since organization.....		\$59,900 48
Average insurance in force per policy .....		1,218 +

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Alban, Almond, Amherst, Belmont, Buena Vista, Carson, Dewey, Eau Claire, Grant, Hull, Lanark, Linwood, New Hope, Pine Grove, Plover, Sharon and Stockton.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$4,000.00.

What is the rate of premium (or advance assessment) charged? 1 mill.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? To pay expenses over premiums.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Two.

What was the rate used in computing these assessments? 2 and 3 mil's.

What compensation do agents receive? Policy fee.

What kinds of property does your company insure? Farms, country stores, churches, school houses, creameries and cheese factories.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

## SULLIVAN MUTUAL INSURANCE COMPANY,

ROME, JEFFERSON COUNTY.

[Organized or incorporated May 8, 1875; commenced business June 12, 1875.]

President, GEO. L. GARITY, Sullivan, Wis.  
 Secretary, C. S. CARTWRIGHT, Palmyra, Wis., R. F. D. No. 1.  
 Express office of the Secretary, Sullivan, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$1,051 76

## INCOME DURING YEAR.

Cash received for premiums or assessments.....	\$628 19	
Cash received as borrowed money.....	204 01	
		<hr/>
Total income during the year .....	832 20	
		<hr/>
Sum of both amounts.....	\$1,883 96	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$1,692 35	
Payments returned on cancelled policies...	9 46	
Paid as salaries and compensation to president, \$5.00; secretary, \$50.00; directors, \$87.85 .....	142 85	
All other disbursements: Postal cards, \$8; printing, \$31.39 .....	39 30	
		<hr/>
Total disbursements .....	\$1,883 96	<hr/> <hr/>

## ASSETS.

Furniture, fixtures and safes, \$100; supplies, \$50.00....	\$150 00
	<hr/> <hr/>

## LIABILITIES

Borrowed money unpaid .....	\$204 01
	<hr/> <hr/>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	704	\$1,150,999 00
Written and renewed during the year.....	158	256,490 00
Total .....	862	\$1,406,580 00
Deduct those expired and cancelled.....	145	209,905 00
In force at the end of the year.....	717	\$1,196,675 00
Amount of losses paid since organization.....		\$28,963 30
Average insurance in force per policy.....		1,678 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Sullivan, Ottawa, Concord, Farmington, Palmyra, Cold Spring, La Grange, Summit, Hebron, Eagle and Jefferson.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,500.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One-fifth of one per cent.

What is the amount of policy fee charged? 75 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1 50 per day.

What kinds of property does your company insure? Farm buildings and their contents, churches and school houses.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? No distance, only pay higher rate.

## SUMMIT MUTUAL FIRE INSURANCE COMPANY,

SUMMIT, WAUKESHA COUNTY.

[Organized or incorporated March 24, 1874; commenced business March 31, 1874.]

President, JACOB HILL, Oconomowoc, Wis.  
 Secretary, DANIEL WILLIAMS, Oconomowoc, Wis.  
 Express office of the Secretary, Oconomowoc, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$367 82
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$5,297 51	
Cash received as borrowed money.....	159 00	
Cash received from all other sources:		
Membership fees .....	19 90	
		<hr/>
Total income during the year .....	5,466 51	
		<hr/>
Sum of both amounts.....	\$5,834 33	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$5,390 80	
Borrowed money, \$150.00 and interest,		
\$3.44 repaid .....	153 44	
Paid as salaries and compensation to president, \$25.00; secretary, \$50.00 .....	75 00	
All other disbursements: printing, \$9.75; adjusting losses, \$9.00; postage, \$10.56 .....	29 31	
		<hr/>
Total disbursements .....	5,648 55	
		<hr/>
Balance .....	\$185 78	
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$185 78	
Amount of assessments levied, not yet collected .....	224 91	
Supplies .....	10 00	
		<hr/>
Total assets .....	\$420 69	
		<hr/> <hr/>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	373	\$559,790 00
Written and renewed during the year .....	102	174,385 00
<b>Total</b> .....	<b>475</b>	<b>\$734,175 00</b>
Deduct those expired and cancelled .....	91	117,145 00
<b>In force at the end of the year</b> .....	<b>384</b>	<b>\$623,030 00</b>
Amount of losses paid since organization .....		\$17,293 05
Average insurance in force per policy .....		1,725 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Summit.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? 1½ mills.

What is the amount of policy fee charged? 75 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? Nine mills.

What compensation do agents receive? We do not have agents.

What kinds of property does your company insure? Farm buildings and their contents, school houses, blacksmith shops and creameries.

What is the highest per cent of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

**THERESA MUTUAL FIRE INSURANCE COMPANY,**  
**THERESA, DODGE COUNTY.**

[Organized or incorporated January 7, 1879; commenced business  
 January 17, 1879.]

President, H. W. SCHELLPFEFFER, Mayville, Wis.  
 Secretary, W. A. JUSTMAN, Theresa, Wis  
 Express office of the Secretary, Theresa, Wis.

**BALANCE SHEET.**

Balance on hand December 31st of previous year .....	\$72 14
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**INCOME DURING YEAR.**

Cash received for premiums or assessments	\$2,415 97	
Cash received as borrowed money .....	400 09	
Total income during the year .....		2,815 97
Sum of both amounts .....		\$2,888 11

**DISBURSEMENTS DURING YEAR.**

Amount paid for losses (including \$572.00 losses occurring in previous years) ....	\$1,622 50	
Borrowed money, \$400.00 and interest, \$11.00 repaid .....	411 00	
Paid as salaries and compensation to president, \$49 95; secretary, \$165.55; treasurer, \$11.00; directors, \$77.90 .....	303 50	
Paid as compensation to agents .....	13 20	
Paid for collection of assessments .....	48 32	
All other disbursements: Adjusting losses, \$20.00; attorney fees, \$5.00; books, printing, postage and telephoning, \$25.21; rent, \$5.00 .....	55 21	
Total disbursements .....		2,453 73
Balance .....		\$434 38

**ASSETS.**

Cash belonging to company, in hands of treasurer .....	\$434 38	
Furniture, fixtures and safes, \$100.00; supplies, \$19.00 .....	110 00	
Total assets .....		\$544 38

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	862	\$2,049,475 00
Written and renewed during the year .....	137	311,471 00
Total .....	999	\$2,360,946 00
Deduct those expired and cancelled .....	127	238,387 00
In force at the end of the year .....	872	\$2,062,559 00
Amount of losses paid since organization .....		\$45,178 64
Average insurance in force per policy .....		2,365 32

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Theresa, Herman, Williamstown, Lomira, Le Roy, in Dodge county; Byron, in Fond du Lac county; Addison and Wayne, in Washington county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,500; years. 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? Five cents on each \$100 insured.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? Ten cents on \$100.

What compensation do agents receive? \$1.10 for each application.

What kinds of property does your company insure? Farm, country schools, churches, creameries, cheese factories and detached dwellings.

What is highest per cent of the value of the property that the company insures? 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

# TOWN BELGIUM MUTUAL FIRE INSURANCE COMPANY,

BELGIUM, OZAUKEE COUNTY.

[Organized or incorporated February 4, 1885; commenced business  
February 14, 1885.]

President, NIC. L. PIERRON, Fredonia, Wis.  
Secretary, W. J. BICHLER, Belgium, Wis.  
Express office of the Secretary, Belgium, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$236 81
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$355 42
Cash received as borrowed money .....	500 00
Total income during the year .....	855 42
Sum of both amounts .....	\$1,092 23

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$707.00 losses occurring in previous years) ....	\$732 00
Paid as salaries and compensation to presi- dent, \$5 00; secretary, \$25.00; treasurer, \$7.10; directors, \$19.50; adjusting com- mission, \$21.00 .....	77 60
All other disbursements: Stationery and postage .....	15 50
Total disbursements .....	885 10
Balance .....	\$207 13

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$207 13
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## LIABILITIES.

Borrowed money unpaid .....	\$500 00
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	157	\$329,382 00
Written and renewed during the year .....	40	72,565 00
<b>Total</b> .....	<b>197</b>	<b>\$402,147 00</b>
Deduct those expired and cancelled .....	24	30,360 00
<b>In force at the end of the year</b> .....	<b>173</b>	<b>\$351,787 00</b>
Amount of losses paid since organization .....		\$7,829 75
Average insurance in force per policy .....		2,033 45

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Belgium, Port Washington, Saukville, Fredonia, in Ozaukee county;  
Sherman and Holland in Sheboygan county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Not all the by-laws.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,000; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? 1 and  $\frac{1}{2}$  per cent.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? The policy fee, \$1.50.

What kinds of property does your company insure? Farm property, detached dwellings, country school houses and stallions.

What is the highest per cent of the value of the property that the company insures? 50 per cent, 66  $\frac{2}{3}$  per cent, and 100 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? No provision.

# TOWN HERMAN MUTUAL FIRE INSURANCE COMPANY,

HERMAN, SHEBOYGAN COUNTY.

[Organized or incorporated June 9, 1871; commenced business June 20, 1871.]

President, GEORGE W. WOLFF, Elkhart, Wis.  
Secretary, HENRY GREIBE, Franklin, Wis.  
Express office of the Secretary, Sheboygan, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$23,995 96
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$6,878 43
Cash received as interest .....	828 15
<b>Total income during the year .....</b>	<b>7,706 58</b>
<b>Sum of both amounts .....</b>	<b>\$31,702 54</b>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,573 35
Payments returned on cancelled policies	24 38
Paid as salaries and compensation to president, \$74.75; secretary, \$251.50; treasurer, \$214 95; directors, \$158.20 .....	699 40
All other disbursements: Committee services, \$6.00; printing, annual reports, books and blanks, \$38.75; rent of office and general meeting hall, \$15.00 .....	59 75
<b>Total disbursements .....</b>	<b>2,356 88</b>
<b>Balance .....</b>	<b>\$29,345 66</b>

## ASSETS.

Cash deposited in German Bank, .....	\$2,483 05
Cash deposited in Bank of Sheboygan ....	2,262 61
Loans on mortgage on real estate .....	20,130 00
Loans on notes .....	4,450 00
Furniture, fixtures and safes, \$200; supplies, \$50 .....	250 00
<b>Total assets .....</b>	<b>\$29,595 66</b>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	2,012	\$4,565,037 00
Written and renewed during the year .....	772	1,815,997 00
Total .....	2,784	\$6,381,034 00
Deduct those expired and cancelled .....	712	1,481,155 00
In force at the end of the year .....	2,072	\$4,899,879 00
Amount of losses paid since organization .....		\$99,107 54
Average insurance in force per policy .....		2,364 80

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Herman, Sheboygan, Sheboygan Falls, Rhine, Greenbush, Mosel, Plymouth, Lima, Lyndon, Mitchell, Russell, Sherman, Meeme, Schleswig.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$19,000; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$30,000.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{2}$  for 5 years.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 per policy.

What kinds of property does your company insure? Farm property, country stores, hotels, cheese factories, mills (not run by steam), churches and schools.

What is the highest per cent of the value of the property that the company insures? Two-thirds of value.

# TOWN HOLLAND FARMERS MUTUAL INSURANCE COMPANY,

HOLLAND, SHEBOYGAN COUNTY.

[Organized or incorporated June 3, 1870; commenced business June 3, 1879.]

President, G. J. JENTINK, Cedar Grove, Wis.  
Secretary, HENRY WALVOORD, Cedar Grove, Wis.  
Express office of the Secetary, Cedar Grove, Wis.

## BALANCE SHEET.

Balance on hand Decèmber 31st of previous year ..... \$11,728 70

## INCOME DURING YEAR.

Cash received for premiums or assessments	\$565 72
Cash received as interest .....	499 46
Cash received as borrowed money .....	350 00

Total income during the year ..... 1,415 18

Sum of both amounts ..... \$13,143 88

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,094 74
Borrowed money, \$250.00 and interest, \$5.62 repaid .....	355 62
Paid as salaries and compensation to treasurer, \$73.25; directors, \$30.00 .....	103 25
All other disbursements: Paid for assessing losses, \$9.00; R. R. fare, \$3.29; Herald Publishing Co for publishing annual report and 200 statements, \$5.00; posting notices for annual meeting, \$2.00 secretary for annual report, \$5.00; stationery and stamps, \$1.79, notary expenses \$.25	29 32

Total disbursements ..... 1,582 93

Balance ..... \$11,560 95

## ASSETS.

Cash belonging to company, in hands of treasurer ....	\$329 08
Loans on mortgage on real estate .....	7,875 00
Loans on notes .....	3,356 87

Total assets ..... \$11,560 95



RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	301	\$431,930 00
Written and renewed during the year .....	69	115,965 00
Total .....	379	\$547,895 00
Deduct those expired and cancelled .....	64	91,230 00
In force at the end of the year ....	306	\$456,665 00
Amount of losses paid since organization .....		\$7,539 78
Average insurance in force per policy .....		1,492 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Sheboygan county; Holland, Lima, Lyndon, Sherman, Sheboygan, Wilson, Sheboygan Falls, and town of Beligum in Ozaukee county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,500; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$12,000.

What is the rate of premium (or advance assessment) charged? 1, 1 1/4 and 2 per cent.

What is the amount of policy fee charged? \$2.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 for each application approved by the directors.

What kinds of property does your company insure? Detached farm buildings, school houses, churches and stores.

What is the highest per cent of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 65 feet.

# TOWN JEFFERSON MUTUAL FIRE INSURANCE COMPANY,

HELENVILLE, JEFFERSON COUNTY.

[Organized or incorporated March 27, 1876; commenced business June 13, 1876.]

President, GEORGE MAURER, Helenville, Wis.  
Secretary, H. W. REUL, Helenville, Wis.  
Express office of the Secretary, Helenville, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$2,744 35
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## INCOME DURING YEAR.

Cash received for premiums or assessments .....	819 97
Sum of both amounts .....	<u>\$3,564 72</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$2,753 34
Paid as salaries and compensation to president, \$67.00; secretary, \$240 80; treasurer, \$16.40; directors, \$46 00 .....	370 20
All other disbursements: Adjusting losses, \$150.00; stationery, postage, hall rent and telephone, \$150.77 .....	<u>300 77</u>
Total disbursements .....	<u>3,424 31</u>
Balance .....	<u><u>\$140 01</u></u>

## ASSETS.

Cash deposited in Farmers and Merchants Bank, Jefferson, Wis. ....	\$140 01
Furniture, fixtures and safes, \$200.00; supplies, \$25.00 ..	225 00
Total assets .....	<u><u>\$365 01</u></u>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	2,153	\$5,817,492 00
Written and renewed during the year .....	383	1,598,643 00
Total .....	2,736	\$7,416,135 00
Deduct those expired and cancelled .....	478	1,243,967 00
In force at the end of the year .....	2,249	\$6,172,168 00
Amount of losses paid since organization .....		\$102,860 62
Average insurance in force per policy .....		2,745 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Jefferson, Aztalan, Farmington, Milford, Hebron, Koshkonong, Watertown, Concord, Oakland, Sullivan, Lake Mills, Sumner, Co'd Spring and Waterloo.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? To pay officers and pay necessary expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$1.00 for each member insured.

What kinds of property does your company insure? Farm property, churches, school houses and halls.

What is the highest per cent of the value of the property that the company insures? 66 2/3 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 50 feet.

## TOWN LEBANON MUTUAL INSURANCE COMPANY,

LEBANON, DODGE COUNTY.

[Organized or incorporated February 12, 1887; commenced business  
March 28, 1887.]

President, JOHN LATZKE, Watertown, Wis., R. R. No. 2.  
Secretary, OTTO F. SCHWEFEL, Watertown, Wis., R. R. No. 8.  
Express office of the Secretary, Watertown, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$11 48
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## INCOME DURING YEAR.

Cash received for premiums .....	\$66 45
Cash received as assessment .....	544 55
	<hr/>
Total income during the year .....	611 00
	<hr/>
Sum of both amounts .....	\$622 48

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$130 00
Borrowed money, \$119.00 and interest, \$5.50 repaid .....	115 50
Paid as salaries and compensation to presi- dent, \$6.00; secretary, \$13.30; treasurer, \$5.45; directors, \$7.25 .....	32 00
All other disbursements: Printing, postage and stationery .....	9 68
	<hr/>
Total disbursements .....	287 18
	<hr/>
Balance .....	<u>\$335 30</u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	<u>\$335 30</u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the pre- ceding year .....	251	\$543,060 00
Written and renewed during the year .....	59	141,385 90
Total .....	310	\$685,045 90
Deduct those expired and cancelled .....	56	112,385 00
In force at the end of the year .....	254	\$572,660 00
Amount of losses paid since organization .....		\$7,107 90
Average insurance in force per policy .....		2,215 19

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Lebanon, Dodge county, Wisconsin.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$4,500.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged?  $\frac{1}{2}$  mill.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One mill on the dollar.

What compensation do agents receive? 75 cents per application.

What kinds of property does your company insure? Farm property and the contents of private residences.

What is the highest per cent of the value of the property that the company insures? 66 2-3 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

## TOWN OF SHARON FIRE INSURANCE COMPANY,

## SHARON, WALWORTH COUNTY.

[Organized or incorporated October 1, 1895; commenced business December 7, 1895.]

President, J. R. LILLEY, Sharon, Wis.  
 Secretary, C. F. ARNOLD, Sharon, Wis.  
 Express office of the Secretary, Sharon, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$171 19
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## INCOME DURING YEAR.

Cash received for premiums or assessments .....	173 32
Sum of both amounts .....	<u>\$344 51</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$13 00
Paid as salaries and compensation to secretary, \$10.00; directors, \$14.50 .....	24 50
All other disbursements: Stationery and printing .....	1 35
Total disbursements .....	<u>38 85</u>
Ba'ance .....	<u><u>\$305 66</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	<u><u>\$305 66</u></u>
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	278	\$425,625 00
Written and renewed during the year .....	81	89,458 25
<b>Total</b> .....	<b>359</b>	<b>\$515,983 25</b>
Deduct those expired and cancelled .....	72	56,383 25
<b>In force at the end of the year</b> .....	<b>287</b>	<b>\$458,700 00</b>
Amount of losses paid since organization .....		\$4,850 00
Average insurance in force per policy .....		1,598 25

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Sharon.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$3,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One-tenth of one per cent.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Not any.

What compensation do agents receive? \$2.00 a day for actual time.

What kinds of property does your company insure? Farm buildings, detached buildings in the village of Sharon, live stock, grain and seeds, farm machinery.

What is the highest per cent of the value of the property that the company insures? Two-thirds present value.

At what distance from other hazards must a risk be situated to be insured by the company? 35 feet.

# TOWN OF WATERTOWN MUTUAL FIRE INSURANCE COMPANY,

WATERTOWN, JEFFERSON COUNTY.

[Organized or incorporated November 13, 1872; commenced business  
November 29, 1872.]

President, F. C. LEHMANN, Watertown, Wis., Route No. 5.  
Secretary, G. BICHMANN, Watertown, Wis., Box 56, Route, No. 5.  
Express office of the Secretary, Watertown, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$20 06
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$1,562 69
Cash received from all other sources: As-	
assessments of 1905, \$20.10; assignments,	
\$1.50 .....	21 60
Total income during the year.....	1,584 29
Sum of both amounts.....	\$1,604 35

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$50.00	
losses occurring in previous years).....	\$356 11
Payments returned on cancelled policies...	1 45
Borrowed money, \$550.00 and interest,	
\$27.50 repaid .....	577 50
Paid as salaries and compensation to presi-	
dent, \$15.00; secretary, \$85.50; treasurer,	
\$25.00; directors, \$128.50 .....	254 00
Paid for collection of assessments.....	5 26
All other disbursements: Adjuster's fees,	
\$18 50; postage, \$18.41; directory meet-	
ings, \$28.00; printing, \$10.25; stationery,	
\$3.55; other expenses, \$5.35.....	84 06
Total disbursements .....	1,278 38
Balance .....	\$325 97

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$325 97
Amount of assessments levied, not yet collected.....	34 86
Furniture, fixtures and safes .....	100 00
Total assets .....	\$460 83



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	622	\$1,288,663 00
Written and renewed during the year.....	14	331,035 00
<b>Total .....</b>	<b>768</b>	<b>\$1,619,704 00</b>
Deduct those expired and cancelled.....	158	279,634 00
<b>In force at the end of the year.....</b>	<b>610</b>	<b>\$1,349,070 00</b>
Amount of losses paid since organization.....		\$32,185 23
Average insurance in force per policy.....		2,196 84

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Watertown, Milford, Waterloo, Lake Mills, Aztalan, Farmington, Ixonia, Concord, in Jefferson county; Portland, Shields, Emmet, in Dodge county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? No, but in the by-laws.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; years, five.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? \$1.50 for an amount up to \$1,000.00 and \$2.00 for an amount from over \$1,000.00 up to \$5,000.00.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Borrowed money and interest repaid, salaries, etc., \$647.77.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? One mill.

What compensation do agents receive? The company has no agents.

What kinds of property does your company insure? Farm property, churches, school houses, town and society halls.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

# TOWN OF WILSON MUTUAL FIRE INSURANCE COMPANY,

WILSON, SHEBOYGAN COUNTY.

[Organized or incorporated May 6, 1872; commenced business May 7, 1872.]

President, VAL REYER, Sheboygan, Wis., R. 5.  
Secretary, N. THULL, Sheboygan, Wis., R. 4.  
Express office of the Secretary, Oostburg, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year..... \$2,342 32

## INCOME DURING YEAR.

Cash received for premiums or assessments. \$4,295 92  
Cash received as interest..... 66 04  
Cash received from all other sources: As-  
sessment partly collected ..... 1,363 57

Total income during the year ..... 5,725 53

Sum of both amounts..... \$8,067 85

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,000.00  
losses occurring in previous years)..... \$5,403 47  
Payments returned on cancelled policies.... 40 59  
Cancelled notes ..... 111 62  
Paid as salaries and compensation to pres-  
ident, \$25.00; secretary, 75.09; treasurer,  
\$197.60; directors, \$34.08..... 291 68  
All other disbursements: Printing, \$24.25;  
appraising, \$21.43; assistant at annual  
meeting, \$1.00; postage, \$13.78; interest  
on overdue loss, \$60.00; secretary for com-  
peting assessment, \$30.00 ..... 269 46

Total disbursements ..... 6,107 82

Balance ..... \$1,960 03

## ASSETS.

Cash deposited in Bank of Sheboygan..... \$250 00  
Cash belonging to company, in hands of treasurer..... 471 32  
Loans on mortgage on real estate..... 800 00  
Loans on notes ..... 83 68  
Bills receivable ..... 355 03  
Interest due or accrued..... 24 88  
Amount of assessments levied, not yet collected..... 4,669 25  
Furniture, fixtures and safes; supplies..... 90 00

Total assets ..... \$6,735 16

## LIABILITIES.

Amount of losses adjusted, not due.....	\$2,790 75
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,328	\$2,619,624 00
Written and renewed during the year.....	359	702,141 00
<b>Total .....</b>	<b>1,678</b>	<b>\$3,321,765 00</b>
Deduct those expired and cancelled.....	342	595,756 00
<b>In force at the end of the year.....</b>	<b>1,336</b>	<b>\$2,726,909 00</b>
Amount of losses paid since organization.....		\$82,105 95
Average insurance in force per policy.....		2,040 42

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Wilson, Lima, Lyndon, Sheboygan Falls, Sheboygan, Sherman, Holland, Mosel and Belgium.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$300.00; treasurer, double the amount of funds on hand.

What is the rate of premium (or advance assessment) charged? 50 cents per \$100 for first class, 62.5 cents per \$100 for second class, 75 cents per \$100 for third class, five year policies, 50 cents per \$100 for fourth class annual policies.

What is the amount of policy fee charged? 50 cents for 5 year policies, 25 cents for 1 year policies.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One

What was the rate used in computing these assessments? 2 mills on lowest class and proportionately higher for higher rated classes.

What compensation do agents receive? \$1.50 for five year policies, 75 cents for one year policies.

What kinds of property does your company insure? All enumerated in section 1931. R. S. of Wis., except water-mills and blacksmith shops.

What is the highest per cent. of the value of the property that the company insures? 66 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 80 feet.

## TRADE LAKE TOWN FIRE INSURANCE COMPANY,

TRADE LAKE, BURNETT COUNTY.

[Organized or incorporated May 11, 1874; commenced business May 11, 1874.]

President, A. PETERSON, Frederic, Wis., R. R. No. 1.  
 Secretary, A. ANDERSON, No. 3 Trade Lake, Wis., R. R. No. 1,  
 B. 5.  
 Express office of the Secretary, Grantsburg, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$1,272 58
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## INCOME DURING YEAR.

Cash received for premiums or assessments.	\$1,125 19
Cash received from all other sources: Assignment of policy and other sources....	19 39
Total income during the year.....	1,144 58
Sum of both amounts.....	\$2,417 16

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$8.00 losses occurring in previous years).....	\$553 50
Paid as salaries and compensation to president, \$28.15; secretary, \$62 80; treasurer, \$26.94; directors, \$103.35.....	221 24
All other disbursements: Printing of stationery, notices, committees, postage and house rent, etc. ....	67 10
Total disbursements .....	834 84
Balance .....	\$1,582 32

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$1,582 32
Supplies .....	25 90
Total assets .....	\$1,607 32

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	980	\$1,052,955 00
Written and renewed during the year .....	269	339,938 00
Total .....	1,249	\$1,392,893 00
Deduct those expired and canceled .....	210	215,687 00
In force at the end of the year .....	1,039	\$1,177,206 00
Amount of losses paid since organization .....		\$13,267 83
Average insurance in force per policy .....		1,133 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

In all the townships in the county of Burnett and in Sterling, Lake-town, West Sweden and Clam Falls in the county of Polk.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium charged? Three-tenths per cent.

What is the amount of policy fee charged? \$.75.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? \$.75 on each application.

What kinds of property does your company insure? Dwelling and other farm houses, household goods, grain and hay in buildings, live stock, farming utensils, school houses, churches, country stores and creameries.

What is the highest per cent of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 80 feet.

## TRENTON MUTUAL FIRE INSURANCE COMPANY,

TRENTON, DODGE COUNTY.

[Organized or incorporated February, 1872; commenced business  
February 3, 1872.]

President, JOHN SEWARD, Beaver Dam, Wis.  
Secretary, EDWIN D. GIBBS, Fox Lake, Wis.  
Express office of the Secretary, Fox Lake, Wis.

## BALANCE SHEET.

Balance on hand December of previous year .....	\$458 47
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## INCOME DURING YEAR.

Cash received for premiums .....	\$308 72	
Cash received from all other sources:		
Assessments .....	1,845 68	
		<hr/>
Total income during the year .....		2,154 40
		<hr/>
Sum of both amounts .....		\$2,612 87

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$8.50 losses occurring in previous years) .....	\$2,034 62	
Paid as salaries and compensation to presi- dent, \$21.50; secretary, \$103.50; treasurer, \$8.00; directors, \$24.43 .....	160 43	
Paid as compensation to agents .....	85 66	
Paid for collection of assessments .....	37 29	
All other disbursements: Stationery, print- ing and postage .....	17 21	
		<hr/>
Total disbursements .....		2,335 21
		<hr/>
Balance .....		\$277 66
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$277 66
Amount of assessments levied, not yet collected .....	1,290 00
	<hr/>
Total assets .....	\$1,477 66
	<hr/> <hr/>

## LIABILITIES.

Amount of losses adjusted, not due (No. 1) .....	\$1,290 00
	<hr/> <hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	325	\$708,685 00
Written and renewed during the year .....	84	171,330 00
Total .....	409	\$880,015 00
Deduct those expired and cancelled .....	70	25,620 00
In force at the end of the year .....	339	\$854,395 00
Amount of losses paid since organization .....		\$19,115 81
Average insurance in force per policy .....		2,520 +

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Trenton, Dodge Co., Wis.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$10,550; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? \$2.00 per \$1,000.00.

What is the amount of policy fee charged? None.

Is any portion of the assessments used for any other purpose than the payment of losses? If necessary. If so, what amount and for what purpose? Any necessary expense.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Three.

What was the rate used in computing these assessments? .001 1-3, .001 1/4, .0016.

What compensation do agents receive? \$.50 per \$1,000.00.

What kinds of property does your company insure? Anything.

What is the highest per cent of the value of the property that the company insures? 2-3 on buildings.

At what distance from other hazards must a risk be situated to be insured by the company? No limit.

# UTICA FARMERS MUTUAL FIRE INSURANCE COMPANY,

READSTOWN, VERNON COUNTY.

[Organized or incorporated March 1, 1884; commenced business  
March 15, 1884.]

President, L. C. SCHOENBERGER, West Prairie, Wis., R. No. 1.  
Secretary, O. H. LARSON, Readstown, Wis., R. No. 1.  
Express office of the Secretary, Readstown, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$1,992 17
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## INCOME DURING YEAR.

Cash received for premiums or assessments.....	3,514 49
Sum of both amounts.....	<u>\$5,506 66</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,032 65 losses occurring in previous years).....	\$1,927 15
Payments returned on cancelled policies....	104 20
Payments or dividends returned on policies still in force .....	4 55
Borrowed money, \$1,100.00 and interest, \$67.30 repaid .....	1,167 30
Paid as salaries and compensation to presi- dent, \$86.00; secretary, \$92.30; treasurer, \$82.32; directors, \$30.00 .....	2 90 62
Paid as compensation to treasurer for 1905.	145 36
All other disbursements: Over paid pre- mium, erroneous and overpa'd assessment printing, exchange and old orders.....	<u>27 69</u>
Total disbursements .....	<u>3,666 87</u>
Balance .....	<u><u>\$1,839 79</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$1,839 79
Agents' debit balances secured by bonds.....	115 22
Furniture, fixtures and safes, \$35.00; supplies, \$10.00....	45 00
Total assets .....	<u><u>\$2,000 01</u></u>

## LIABILITIES.

Amount of losses due and unpaid (No. 1) .....	\$36 00
All other accounts, bills, etc., remaining unpaid: Orders for unearned premium and printing.....	<u>47 90</u>
Total liabilities .....	<u><u>\$83 90</u></u>



RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,203	\$1,252.079 00
Written and renewed during the year.....	286	296,880 00
Total .....	1,489	\$1,548,959 00
Deduct those expired and cancelled.....	380	322,162 00
In force at the end of the year.....	1,109	\$1,226,797 00
Amount of losses paid since organization.....		\$43,053 06
Average insurance in force per policy.....		1,106 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS

Utica, Freeman, Eastman, Seneca, Clayton, Haney, Scott, Marietta, Wauzeka, Bridgeport, Prairie du Chien, in Crawford county; Sterling, Franklin, Kickapoo, Harmony, Liberty, Viroqua, Jefferson, Wheatland, Webster and Clinton, in Vernon county; Richwood, Forest, Akan and Sylvan, in Richland county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,700.00; years, five.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,000.00; treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? Ten mills.

What is the amount of policy fee charged? \$1.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? Policy fee of \$1.00.

What kinds of property does your company insure? Farm dwelling houses and out buildings, furniture, goods, produce, live stock, churches, school houses, cheese factories and creameries.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## UTICA FIRE INSURANCE COMPANY,

UTICA, WINNEBAGO COUNTY.

[Organized or incorporated May 24, 1873; commenced business June 16, 1873.]

President, A. SUTHERLAND, Rush Lake, Wis., R. F. D. 29.  
 Secretary, SENNETT PINGRY, Omro, Wis., R. F. D. 25.  
 Express office of the Secretary, Omro, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$645 46
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## INCOME DURING YEAR

Cash received for premiums or assessments.....	5,911 89
Sum of both amounts.....	<u>\$6,557 35</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$193 losses occurring in previous years).....	\$5,578 43
Payments returned on cancelled policies...	99 58
Paid as salaries and compensation to president, \$54.00; secretary, \$36.40; treasurer, \$105.67; directors, \$30.00 .....	326 07
All other disbursements: Adjusting losses, \$36.50; printing, \$6.95; stamps, postal cards and stationery, \$35.78; rent, \$6.00; cancelled delinquents, \$130.41 .....	215 24
Total disbursements .....	<u>6,219 32</u>
Balance .....	<u><u>\$338 03</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$338 03
Amount of assessments levied, not yet collected.....	153 14
Furniture, fixtures and safes, \$40.00; supplies, \$1.00....	41 00
Total assets .....	<u><u>\$532 17</u></u>

## LIABILITIES.

Amount of losses reported not adjusted (No. 2) .....	<u><u>\$10 00</u></u>
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RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,101	\$2,063,196 13
Written and renewed during the year.....	289	528,410 09
Total .....	1,390	\$2,591,606 13
Deduct those expired and cancelled.....	283	451,959 84
In force at the end of the year.....	1,107	\$2,139,646 29
Amount of losses paid since organization.....		\$60,498 43
Average insurance in force per policy.....		1,932 83

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS

Omro, Rushford, Utica, Nepeuskum, Poygan.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$7,000.00; years. 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00

What is the rate of premium (or advance assessment) charged? 1-10 of 1 per cent.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? All receipts put into one fund to pay losses and expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? No. Section 1925, Wis Stats. of 1898, printed on policy.

How many assessments have been levied by your company during the year? Two.

What was the rate used in computing these assessments? Each, 1¼.

What compensation do agents receive? \$1.50 on each application accepted.

What kinds of property does your company insure? Farm property, real and personal.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## VERNON MUTUAL FIRE INSURANCE COMPANY,

VERNON AND MUSKEGO, WAUKESHA COUNTY.

[Organized or incorporated February 17, 1873; commenced business  
March 18, 1873.]

President, M. L. DAVIS, Mukwonago, Wis., R. F. D. 40.  
Secretary, A. H. CLAFLIN, Muskego, Wis.  
Express office of the Secretary, Waukesha, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$1,536 69
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$2,593 70
Cash received from all other sources:	
Agents, \$622 19; assessment of 1905, \$7.71	629 90
Total income during the year.....	3,223 60
Sum of both amounts.....	<u>\$4,760 29</u>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,357 50
Paid as salaries and compensation to president, \$23.70; secretary, \$156.10; directors, \$79.70 .....	259 50
All other disbursements: Postage, \$7.20; printing, \$11.00; hall rent, \$2.00; over assessment \$1.60 .....	21 80
Total disbursements .....	2,638 80
Balance .....	<u><u>\$2,121 49</u></u>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	<u><u>\$2,121 49</u></u>
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RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	722	\$1,354,737 00
Written and renewed during the year.....	188	346,486 90
Total .....	910	\$1,701,223 00
Deduct those expired and cancelled.....	187	358,250 00
In force at the end of the year.....	723	\$1,342,973 00
Amount of losses paid since organization.....		\$27,072 30
Average insurance in force per policy.....		1,852 51

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Vernon and Muskego.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? By-laws.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? No limit, church and store limited to \$2,500.00 per risk; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One-tenth of one per cent.

What is the amount of policy fee charged? \$1.25.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills.

What compensation do agents receive? 50 cents per application.

What kinds of property does your company insure? Farms, residences, schools, churches, literary halls, and stores.

What is the highest per cent. of the value of the property that the company insures? 66 2-3.

At what distance from other hazards must a risk be situated to be insured by the company? No limit.

## VINLAND MUTUAL FIRE INSURANCE COMPANY,

VINLAND, WINNEBAGO COUNTY.

[Organized or incorporated June 25, 1873; commenced business  
September 13, 1873.]

President, F. I. MERRILL, Neenah, Wis., R. F. D. 9.  
Secretary, GEO. S. CHURCH, Allenville, Wis.  
Express office of the Secretary, Neenah, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$1,679 69
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## INCOME DURING YEAR.

Cash received for premiums and assessments .....	\$4,937 14
Cash received as borrowed money.....	1,158 00
Total income during the year.....	6,095 14
Sum of both amounts.....	\$7,774 83

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$107.50 losses occurring in previous years).....	\$4,131 20
Borrowed money, \$1,158.00 and interest, \$29.11 repaid .....	1,187 11
Paid as salaries and compensation to president, \$28.00; secretary, \$375.00; directors, \$14.00 .....	417 00
Paid for collection of assessments .....	12 90
All other disbursements: Postage, \$13.10; stamped envelopes, \$7.95; postal cards, \$13.50; No. 9 envelopes, \$3.50; printing, \$12.50; postal cards, \$1.50; 1,000 note heads, \$3.50; 1,000 policies, \$14.00; 1,000 applications, \$9.75; 1,000 undertakings, \$4.00; record book, \$7.25; note heads 40c. ....	78 45
Total disbursements .....	5,825 76
Balance .....	\$1,949 07

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$1,949 07
Amount of assessments levied, not yet collected .....	81 79
Furniture, fixtures and safes, \$75.00; supplies, \$35.00....	110 00
Total assets .....	\$2,140 86

## LIABILITIES.

Amount of losses due and unpaid (No. 1) .....	\$1,144 00
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## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,142	\$2,494,700 00
Written and renewed during the year.....	286	683,325 00
Total .....	1,428	\$3,178,025 00
Deduct those expired and cancelled.....	262	535,475 00
In force at the end of the year.....	1,166	\$2,642,550 00
Amount of losses paid since organization.....		\$65,871 00
Average insurance in force per policy.....		2,265 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Vinland, Clayton, Winneconne, Oshkosh, Neenah, Menasha and Winchester.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? .001.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Two.

What was the rate used in computing these assessments? .001, .005.

What compensation do agents receive? \$3.00 per day. Secretary is only agent.

What kinds of property does your company insure? Farm property, churches, school houses, town halls, creameries, cheese factories, country stores, and blacksmith shops.

What is the highest per cent. of the value of the property that the company insures? Two-thirds on buildings.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

## WARREN MUTUAL FIRE INSURANCE COMPANY,

ROBERTS, ST. CROIX COUNTY.

[Organized or incorporated January, 1880; commenced business April 7, 1880.]

President, A. I. O'BRIEN, Roberts, Wis.  
 Secretary, R. McILROY, Roberts, Wis.  
 Express office of the Secretary, Roberts, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$161 05
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$4,116 80
Cash received from all other sources: On cancelled policies .....	1 43
Total income during the year.....	4,118 23
Sum of both amounts.....	\$4,279 28

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,975 64
Borrowed money, \$500.00 and interest, \$22.50 repaid .....	522 50
Paid as salaries and compensation to president, \$25.00; secretary, \$5.00; directors, \$40.08 .....	70 08
Paid as compensation to agents making and recording policies .....	150 00
Paid for collection of assessments.....	82 38
All other disbursements: Adjusting losses, \$129.08; other expenses, \$12.31; postage, stationery and printing, \$103.11; attorneys' fees, \$16.00 .....	261 10
Total disbursements .....	4,961 70
Balance .....	\$217 58

## ASSETS.

Cash deposited in New Richmond bank.....	\$217 58
Amount of assessments levied, not yet collected.....	35 35
Furniture, fixtures and safes, \$73.00; supplies, \$20.00...	93 00
Total assets .....	\$345 93



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,213	\$2,081,610 00
Written and renewed during the year.....	317	561,483 00
Total .....	1,530	\$2,643,093 90
Deduct those expired and cancelled.....	265	304,892 00
In force at the end of the year.....	1,265	\$2,338,201 00
Amount of losses paid since organization.....		\$56,597 08
Average insurance in force per policy.....		1,832 00

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

St. Croix county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? One mill on a dollar.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? If so, what amount and for what purpose? Necessary expenses only.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 2 mills on a dollar.

What compensation do agents receive? \$1.50 on each policy.

What kinds of property does your company insure? Detached farm buildings and contents, live stock, hay and grain.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 75 feet.

# WAUPUN FARMERS MUTUAL FIRE INSURANCE COMPANY,

WAUPUN, DODGE COUNTY.

[Organized or incorporated March 13, 1874; commenced business  
June 15, 1874.]

President, DAVID ALLAN, Waupun, W's.  
Secretary, GEORGE A. WIGGINS, Waupun, Wis.  
Express office of the Secretary, Waupun, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$1,346 99
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$3,239 94	
Cash received from all other sources: Trans-		
fering locations, personal property.....	1 00	
		<hr/>
Total income during the year.....	3,240 94	
		<hr/>
Sum of both amounts.....	\$4,587 93	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$655.50		
losses occurring in previous years).....	\$3,879 09	
Paid as salaries and compensation to presi-		
dent, \$39.90; secretary and treasurer,		
\$187.00; directors, \$63.00 .....	289 00	
Paid as compensation to agents .....	215 00	
All other disbursements: Postage, sta-		
tionery and printing, \$34.64; hall and		
office rent, \$12.00; adjusting committee,		
\$66.05; legal advice, \$10.00 .....	122 69	
		<hr/>
Total disbursements .....	4,496 78	
		<hr/>
Balance .....	\$91 15	
		<hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$91 15
Supplies .....	50 00
	<hr/>
Total assets .....	\$141 15
	<hr/>

## LIABILITIES.

Amount of losses adjusted, not due (No. 1) .....	\$714 78
	<hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	786	\$1,639,384 00
Written and renewed during the year .....	215	438,125 00
<b>Total! .....</b>	<b>1,001</b>	<b>\$2,077,509 00</b>
Deduct those expired and cancelled .....	196	381,160 90
<b>In force at the end of the year .....</b>	<b>805</b>	<b>\$1,696,349 00</b>
Amount of losses paid since organization .....		\$43,142 69
Average insurance in force per policy .....		2,107 26

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Waupun, Alta, Fond du Lac county; Mackford, Green Lake county; Chester, Dodge county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? Yes.

Is the assessment liability of the members clear'y defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,000; years, 3.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? One mill.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? \$50 00 added to amount of loss for expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 1½ mills.

What compensation do agents receive? One dollar for each survey.

What kinds of property does your company insure? Farm property, real and personal.

What is the highest per cent of the value of the property that the company insures? 66 2-3 on buildings.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

# WEST BEND, POLK & RICHFIELD FARMERS MUTUAL FIRE INSURANCE COMPANY,

MAYFIELD, WASHINGTON COUNTY.

[Organized or incorporated January 6, 1880; commenced business  
January 6, 1880.]

President, PETER REICHERT, Richfield, Wis.  
Secretary, PETER KOELSCH, Jackson, Wis., R. F. D. No. 1.  
Express office of the Secretary, Jackson, Washington Co., Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$1,519 73
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$810 78
Cash received from all other sources:	
Delinquent assessment .....	37 11
	<hr/>
Total income during the year .....	847 89
	<hr/>
Sum of both amounts .....	\$2,367 62

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,870 55
Payments returned on cancelled policies	7 08
Borrowed money and interest repaid .....	1,877 63
Paid as salaries and compensation to president, \$43.50; secretary, \$160.00; treasurer, \$22.00; directors, \$79.20 .....	304 70
All other disbursements: Publications, \$10.90; postage, \$19.18; adjusting expenses, \$13.85; rent fuel and stationery, \$25 00 .....	68 03
	<hr/>
Total disbursements .....	2,250 36
	<hr/>
Balance .....	\$117 26
	<hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$117 26
Furniture, fixtures and safes, \$100.00; supplies, \$50.00 ..	150 00
	<hr/>
Total assets .....	\$267 26
	<hr/>

## LIABILITIES.

Amount of losses adjusted, not due .....	\$923 90
	<hr/>

## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,272	\$3,255,769 00
Written and renewed during the year .....	236	633,490 00
<b>Total</b> .....	<b>1,508</b>	<b>\$3,889,250 00</b>
Deduct those expired and cancelled .....	270	647,890 00
<b>In force at the end of the year</b> .....	<b>1,238</b>	<b>\$3,241,360 00</b>
Amount of losses paid since organization .....		\$69,099 62
Average insurance in force per policy .....		2,618 22

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

West Bend, Polk, Richfield, Hartford, Trenton, Farmington, Addison and Jackson of Washington county, Wis.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? A part of it only.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$7,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$5,000.00

What is the rate of premium (or advance assessment) charged? One mill.

What is the amount of policy fee charged? \$2.00.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? Not any.

What compensation do agents receive? 75 cents for an insurance.

What kinds of property does your company insure? Farm property and country school houses, furniture and fixtures therein.

What is the highest per cent of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? 200 feet.

# WESTFIELD FARMERS FIRE INSURANCE COMPANY,

WESTFIELD, SAUK COUNTY.

[Organized or incorporated March 4, 1876; commenced business April 6, 1876.]

President, WILHELM LUEHRSEN, Loganville, Wis.  
Secretary, NICHOLAS HASZ, Loganville, Wis.  
Express office of the Secretary, Reedsburg, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$48 97
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$6,235 18	
Cash received as borrowed money .....	1,025 77	
		<hr/>
Total income during the year .....		7,320 95
		<hr/>
Sum of both amounts .....		\$7,369 92

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$638.69 losses occurring in previous years) ....	\$5,214 15	
Borrowed money, \$1,025.77 and interest, \$6.75 repaid .....	1,032 52	
Paid as salaries and compensation to president, \$54.30; secretary, \$125.00; treasurer, \$19.00; directors, \$249.00 .....	438 39	
All other disbursements: Postage, stationery, printing, hall rent, etc. ....	29 25	
		<hr/>
Total disbursements .....		6,714 22
		<hr/>
Balance .....		\$655 70
		<hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer .....	\$655 70
Furniture and supplies .....	30 00
	<hr/>
Total assets .....	\$685 70
	<hr/> <hr/>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	644	\$1,321,873 00
Written and renewed during the year .....	154	384,870 09
Total .....	798	\$1,706,743 09
Deduct those expired and cancelled .....	152	292,321 09
In force at the end of the year .....	646	\$1,414,422 00
Amount of losses paid since organization .....		\$29,394 80
Average insurance in force per policy .....		2,189 50

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Westfield, Reedsburg, Excelsior, Washington, Freedom, Bear Creek, Ironton, Franklin and Honey Creek.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No, the resolutions at the annual meeting are open to inspection.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$6,300; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Treasurer, \$5,000.

What is the rate of premium (or advance assessment) charged? One mill.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? No.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? One.

What was the rate used in computing these assessments? 3 mills.

What compensation do agents receive? \$2.00 per day.

What kinds of property does your company insure? Farm property, school houses and churches.

What is the highest per cent of the value of the property that the company insures? Two-thirds on buildings and full value on personal property.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## WESTFORD MUTUAL INSURANCE COMPANY,

## WESTFORD, DODGE COUNTY.

[Organized or incorporated May 15, 1876; commenced business June 4, 1876.]

President, JOHN STODDART, Fox Lake, Wis.  
 Secretary, W. J. COCHRANE, Fox Lake, Wis.  
 Express office of the Secretary, Fox Lake, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year .....	\$392 72
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$273 44	
Cash received from all other sources:		
For 1905 assessment .....	8 70	
		<hr/>
Total income during the year .....		282 14
		<hr/>
Sum of both amounts .....		\$674 86

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$119 00	
Payments returned on cancelled policies...	28 85	
Paid as salaries and compensation to president. \$8.00; secretary. \$15.75; treasurer, \$18.00; directors, \$16.00 .....	57 75	
All other disbursements: Bank applications and policies, \$10.00; stationery, printing and postage. \$9.00 .....	19 00	
		<hr/>
Total disbursements .....		224 60
		<hr/>
Balance .....		\$450 26
		<hr/> <hr/> <hr/>

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$450 26
	<hr/> <hr/> <hr/>



## RISKS.

	No.	Amount.
In force on the 31st day of December of the preceding year .....	331	\$563,915 09
Written and renewed during the year.....	76	133,185 00
Total .....	407	\$697,100 90
Deduct those expired and cancelled.....	69	93,469 00
In force at the end of the year.....	347	\$603,640 09
Amount of losses paid since organization.....		\$8,414 36
Average insurance in force per policy.....		1,739 59

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Westford, Fox Lake.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$2,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? .002.

What is the amount of policy fee charged? \$1.25.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? Such as needed for necessary expenses

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? None.

What kinds of property does your company insure? Farm property, churches and school houses.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? 100 feet.

## WINCHESTER FIRE INSURANCE COMPANY,

WINCHESTER AND WOLF RIVER, WINNEBAGO COUNTY.

[Organized or incorporated March, 1875; commenced business June, 1875.]

President, P. N. LUND, Larsen, Wis., R. F. D. 15.  
 Secretary, FERDINAND KLEBERG, Larsen, Wis., R. F. D. 14.  
 Express office of the Secretary, Larsen, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$517 94
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$425 15
Cash received from all other sources: Out- standing assessments .....	6 24
Total income during year .....	431 39
Sum of both amounts.....	\$948 43

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$180 96
Payments returned on cancelled policies...	38 75
Paid as salaries and compensation to presi- dent, \$28 50; secretary, \$44.90; treasurer, \$32.50; directors, \$27.50 .....	133 40
All other disbursements: Adjusting losses, \$2.50; postage, \$6.59; stationery, \$2.12; rent of school house at annual meeting, \$2.00 .....	13 21
Total disbursements .....	366 32
Balance .....	\$582 11

## ASSETS.

Cash belonging to company, in hands of treasurer.....	\$582 11
Furniture, fixtures and safes, \$10.00; supplies, \$18.00...	28 00
Total assets .....	\$610 11

RISKS.		No.	Amount.
In force on the 31st day of December of the preceding year .....	386		\$331,846 00
Written and renewed during the year.....	108		263,058 90
Total .....	494		\$1,094,904 00
Deduct those expired and cancelled.....	99		195,156 00
In force at the end of the year.....	395		\$899,748 00
Amount of losses paid since organization.....			\$16,986 32
Average insurance in force per policy.....			2,337 69

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

Winchester, Wolf River.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$7,440.00; years, five.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,900.00.

What is the rate of premium (or advance assessment) charged? 1 mill per dollar.

What is the amount of policy fee charged? \$1.50.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? We do not keep separate funds.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None

What compensation do agents receive? We have none; directors take the applications.

What kinds of property does your company insure? Farm buildings and contents, churches, school houses, town halls, cheese factories and blacksmith shops.

What is the highest per cent. of the value of the property that the company insures? Two-thirds.

At what distance from other hazards must a risk be situated to be insured by the company? It is left with the directors.

# WRIGHTSTOWN & MORRISON FARMERS MUTUAL INSURANCE COMPANY,

BROWN COUNTY.

[Organized or incorporated June 16, 1875; commenced business  
July 6, 1875.]

Re-organized January 13, 1894.

President, N. G. GRANT, Greenleaf, Wis., R. 3.  
Secretary, AUGUST GRIEPENTROG, Depere, W's., R. 1.  
Express office of the Secretary, Greenleaf, Wis.

## BALANCE SHEET.

Balance on hand December 31st of previous year.....	\$7,701 24
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## INCOME DURING YEAR.

Cash received for premiums or assessments	\$6,772 61
Cash received as interest .....	236 68
<b>Total income during the year.....</b>	<b>7,009 29</b>
<b>Sum of both amounts.....</b>	<b>\$14,710 53</b>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$200.00 losses occurring in previous years) ....	\$4,114 06
Payments returned on canceled policies....	124 23
Interest on loss overdue.....	86
Paid as salaries and compensation to presi- dent, \$16.00; secretary, \$52.18; directors, \$30.00 .....	98 18
All other disbursements: Adjusting losses, \$62.69; printing, stationery and postage, \$52 62; investigation, \$11.32; legal advice, \$6.00; 2 per cent. fire department fees, \$1.62; serving notices, \$5.35.....	133 51
<b>Total disbursements .....</b>	<b>4,476 84</b>
<b>Balance .....</b>	<b>\$10,233 69</b>

## ASSETS.

Cash in company's office, or in hands of secretary....	\$25 05
Cash deposited in National Bank and State Bank of Depere; Citizens National, Kel'og National and Farmers Exchange of Green Bay; Farmers and Tradi- ers Bank, of Wrightstown.....	9,294 56
Loans on notes .....	814 08
Agents' debit balances not secured by bonds.....	1,114 64
<b>Total assets .....</b>	<b>\$11,348 33</b>

RISKS.		
	No.	Amount.
In force on the 31st day of December of the preceding year .....	1,859	\$3,174,083 00
Written and renewed during the year.....	578	1,006,426 00
Total .....	2,437	\$4,179,515 00
Deduct those expired and cancelled.....	521	757,040 00
In force at the end of the year.....	1,916	\$3,422,475 00
Amount of losses paid since organization.....		\$77,621 13
Average insurance in force per policy.....		1,786 26

## TOWNSHIPS IN WHICH COMPANY DOES BUSINESS.

All of Brown county, except Oneida reservation, towns of Coopers-town and north one-half of Maple Grove, in Manitowoc county; town of Woodville and north one-half of Brillion, in Calumet county; town of Buchanan, Kaukauna, Vanderbrook and east one-half of Freedom, in Outagamie county.

## MISCELLANEOUS QUESTIONS.

Has the policy now used by the company been approved by the Commissioner of Insurance? Yes.

Are the constitution and by-laws printed in full on the policy? No.

Is the assessment liability of the members clearly defined in the policy? Yes.

What is the largest amount and the longest period for which a risk is written? \$5,000.00; years, 5.

Has the company re-insured any of its risks in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary and acting treasurer, \$5,000.00.

What is the rate of premium (or advance assessment) charged? From three-fourths to five per cent. for 5 years.

What is the amount of policy fee charged? 25 cents.

Is any portion of the assessments used for any other purpose than the payment of losses? Yes. If so, what amount and for what purpose? For expenses.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

How many assessments have been levied by your company during the year? None.

What compensation do agents receive? An amount not exceeding \$1.50 for each application.

What kinds of property does your company insure? All that the law allows.

What is the highest per cent. of the value of the property that the company insures? Buildings, 66 2-3 per cent.

At what distance from other hazards must a risk be situated to be insured by the company? In some cases 100 feet or more.

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# Mutual Church Insurance Companies

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# GERMAN EVANGELICAL LUTHERAN MUTUAL FIRE INSURANCE ASSOCIATION,

MADISON, DANE COUNTY.

[Organized or incorporated August 2, 1895; commenced business  
August 5, 1895.]

President, ADAM BLIND, Madison, Wis.  
Vice-President, JULIUS BREDOW, Oshkosh, Wis.  
Secretary and Treasurer, HERMAN PFUND, Madison, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$12,323 57
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$4,213 06	
Cash received from all other sources: In- terest .....	254 57	
Policy contracts written in 1906.....	2,194 57	
	<hr/>	
Total income during the year.....	6,662 20	
	<hr/>	
Sum of both amounts.....	\$18,985 77	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$2,738 67	
Premiums or assessments returned on can- celled policies .....	13 34	
Salaries, fees and all other charges of offi- cers and employes .....	1,181 00	
Paid for fire department taxes.....	23 69	
All other disbursements: Books, supplies, printing, postage, advertising, travelling and adjusting expenses .....	126 70	
Policy contracts cancelled on payment, surrender of policies, etc. ....	3,926 96	
	<hr/>	
Total disbursements .....	8,310 36	
	<hr/>	
Balance .....	\$10,675 41	
	<hr/> <hr/>	

## LEDGER ASSETS.

Cash deposited in German American Bank, Madison, Wis	\$538 60
Debenture Bonds and Certificates of Savings, Loans and Trust Co., Madison, Wis .....	6,750 00
Bills receivable, policy contracts for premiums to become due .....	3,386 81
Total net ledger assets .....	<u>\$10,675 41</u>

## NON-LEDGER ASSETS.

Interest accrued .....	\$13 41
Furniture, fixtures and safes, \$175.00; supplies, \$25.00 .....	200 00
Total non-ledger assets .....	<u>213 41</u>
Gross assets .....	<u>\$10,888 82</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$175.00; supplies, \$25.00 .....	200 00
Total admitted assets .....	<u>\$10,688 82</u>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	153	\$186,101 00
In force on the 31st day of December of the preceding year .....	1,161	1,311,840 00
Total .....	<u>1,314</u>	<u>\$1,497,941 00</u>
Deduct those expired and cancelled .....	<u>42</u>	<u>38,525 00</u>
In force at the end of the year .....	<u>1,272</u>	<u>\$1,459,416 00</u>
Number and amount of policies issued since organization .....	3,220	\$3,852,489 00
Amount of losses paid since organization .....		19,691 86
Average insurance in force per policy .....		1,147 34



## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? No.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$3,000; years, 5.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary and treasurer, \$10,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? Upon the pro rata liability of the policies for the estimated cost of their terms.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? None are employed.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Property of Lutheran congregations or other Lutheran bodies used for religious or denominational purposes and property of Lutheran ministers and teachers.

What is the highest per cent of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Such distance as is accepted as sufficient by committee on risks.

## MUTUAL CHURCH INSURANCE COMPANY,

## LA CROSSE COUNTY.

[Organized or incorporated December 12, 1891; commenced business  
December 1891.]

President, FRANK L. HART, Chicago, Ill., No. 184 La Salle St.  
Vice-President, W. T. JENNINGS, Chicago, Ill., No. 184 La  
Salle St.  
Secretary, HENRY P. MAGILL, La Crosse, Wis.  
Assistant Secretary, JULIAN THWING, La Crosse, Wis.  
Treasurer, HENRY P. MAGILL, La Crosse, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$7,431 09
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## INCOME DURING YEAR.

Cash for premiums (advance assessments)	\$1,108 21	
Cash received from re-insurance companies for losses .....	1,783 88	
Cash received from re-insurance companies for adjustment expenses .....	44 25	
Cash received from re-insurance companies for commissions .....	754 95	
Cash received from policy fees .....	57 50	
New premium notes .....	4,476 73	
	<hr/>	
Total income during the year .....	8,225 52	
	<hr/>	
Sum of both amounts .....	\$15,656 61	

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$.45 losses occurring in previous years) ....	\$1,814 62	
Premiums or assessments returned on can- celled policies including notes .....	1,521 67	
Dividends returned to members on policies still in force .....	1,162 66	
Salaries, fees and all other charges of officers and employees .....	328 97	
Paid to other companies for re-insurance	3,119 42	
Commissions to agents .....	166 98	
All other disbursements: Rent .....	60 90	
General expense .....	574 31	
	<hr/>	
Total disbursements .....	8,748 63	
	<hr/>	
Balance .....	\$6,907 98	
	<hr/> <hr/>	

## LEDGER ASSETS.

Cash in company's office .....	\$ 20
Cash deposited in Security Savings Bank, La Crosse Wis.	176 73
Agents' debit balances .....	4 70
Bills receivable, premium notes .....	10,236 38
Other assets: Cash premiums in course of collection ..	150 30
Louisville Insurance Company .....	148 31
<b>Total .....</b>	<b>\$10,777 22</b>

## DEDUCT LEDGER LIABILITIES.

Agents' credit balances, \$25.09; borrowed money, \$3,400; all other, \$444.15 .....	3,869 24
<b>Total net ledger assets .....</b>	<b>\$6,907 98</b>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	196	\$239,327 90
In force on the 31st day of December of the pre- ceding year .....	998	1,236,815 00
<b>Total .....</b>	<b>1,194</b>	<b>\$1,476,142 00</b>
Deduct those expired and cancelled .....	215	238,098 00
<b>In force at the end of the year .....</b>	<b>979</b>	<b>\$1,238,044 00</b>
Number and amount of policies issued since organization .....	4,516	\$5,369,436 00
Amount of losses paid since organization .....		30,847 58
Average insurance in force per policy .....		1,264+

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? No.  
Is the assessment liability of the members clearly defined in the policy? Yes.

Are any of the outstanding risks of the company re-insured in other companies? Yes. If so, give names of re-insuring companies and amount re-insured in each? Louisville Ins. Co., Louisville, Ky., \$371,305.00; National Mutual Church Ins. Co., Chicago, Ill., \$864,439.90; Union Ins. Co., Philadelphia, Pa., \$2,300.00.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$5,000.00; treasurer, \$5,000.00.

Are the members required to pay premiums or advance assessments? Premiums.

Upon what basis are such premiums or advance assessments calculated? Proportion of total.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited, Yes. How? To total amount of premium note.

What compensation do agents receive? 15 per cent on a limited amount.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? If so, what amount was borrowed for such purposes? \$3,400.00.

What kinds of property does your company insure? Churches parsonages, church schools and homes and contents of ministers and members.

What is the highest per cent of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? We charge for exposure.

Does the company insure property located outside the state? Yes.

# WISCONSIN CHURCH MUTUAL FIRE INSURANCE ASSOCIATION,

MERRILL, LINCOLN COUNTY.

[Organized or incorporated March 4, 1897; commenced business June 3, 1897.]

President. (Deceased January 14, 1907.).  
Vice-President, G. F. KOEHLER, Merrill, Wis.  
Secretary, W. H. DICKE, Merrill, Wis.  
Treasurer, W. H. DICKE, Merrill, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$11,745 64
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## INCOME DURING YEAR.

Cash for premiums (advance assessments) .....	\$8,928 62
Cash received from all other sources: Interest and commissions and part of 1905 loss refunded .....	575 15
Total income during the year .....	9,503 77
Sum of both amounts .....	\$21,249 41

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1,999 15
Premiums or assessments returned on cancelled policies .....	114 54
Salaries, fees and all other charges of officers and employes, president, \$50.00; directors, \$177.00; secretary, \$900.00 ....	1,127 00
Paid for local taxes .....	22 30
All other disbursements: Stationery, \$49.21; postage, \$126.40; furniture and supplies, \$7.45; adjusting losses, \$11.30; fuel and water, \$27.50; advertising, \$20.00; and expense account as repairs, bond auditing, etc., \$42.53 .....	284 39
Total disbursements .....	3,547 38
Balance .....	\$17,702 03

## LEDGER ASSETS.

Cash in company's office .....	\$208 61
Cash deposited in National Bank, \$3,000.00; Lincoln County Bank, \$2,500.00; German American State Bank, \$3,000.00 .....	8,500 00
Loans on mortgages on real estate .....	4,550 09
Loans on notes (Churches) .....	2,500 00
Other assets: Office building and lot .....	1,943 42
Total net ledger assets .....	<u>\$17,702 03</u>

## NON-LEDGER ASSETS.

Assessments in process of collection (Pre- miums) .....	\$214 75
Other items: Office inventory .....	299 95
Total non-ledger assets .....	<u>514 70</u>
Gross assets .....	<u>\$18,216 73</u>

## DEDUCT ASSETS NOT ADMITTED.

Office inventory .....	299 95
Total admitted assets .....	<u><u>\$17,916 78</u></u>

## RISKS.

	No.	Amount.
Written and renewed during the year .....	656	\$867,305 25
In force on the 31st day of December of the pre- ceding year .....	2,193	2,638,366 16
Total .....	<u>2,849</u>	<u>\$3,605,671 41</u>
Deduct those expired and cancelled .....	517	606,647 68
In force at the end of the year ....	<u>2,332</u>	<u><u>\$2,999,023 73</u></u>
Number and amount of policies issued since organization .....	5,112	\$6,247,009 20
Amount of losses paid since organization ....	136	32,615 87
Average insurance in force per policy .....		1.286 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$3,000; years, 5.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary and treasurer, \$5,000.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? Upon board cos. rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? No.

What compensation do agents receive? No agents.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Churches, schools, parsonages and household goods of pastors and their assistants. All only within the Evangelical Lutheran Synodical Conference, and the Synod. of the Norwegian Evangelical Lutheran Church of America.

What is the highest per cent of the value of the property that the company insures? 75 per cent.

At what distance from other hazards must a risk be situated to be insured by this company? Not limited.

# WISCONSIN CONFERENCE EVANGELICAL MUTUAL FIRE ASSOCIATION,

MILWAUKEE, MILWAUKEE COUNTY.

[Organized or incorporated April 28, 1891; commenced business April 28, 1891.]

President, REV. J. C. BRENDEL, Milwaukee, 640 Mineral St.  
Vice-President, REV. C. SCHNEIDER, Eau-Claire, 220 Babcock St.  
Secretary, REV. AUG. HEINHANS, Sheboygan, 1199—9 St.  
Treasurer, REV. L. F. EMMERT, Milwaukee, 308 Concordia Ave.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$1,563 14
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## INCOME DURING YEAR.

Cash received from all other sources: Insurance fees .....	\$231 00	
Total income during the year .....		231 00
Sum of both amounts .....		\$1,794 14

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$815 87	
Salaries, fees and all other charges of officers and employes: Secretary .....	25 00	
All other disbursements: Postage, stationery, printing, traveling expenses .....	54 51	
Total disbursements .....		895 38
Balance .....		\$898 76

## LEDGER ASSETS.

Cash in company's office .....	\$898 76
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## RISKS.

	No.	Amount.
Written and renewed during the year .....	72	\$100,267 00
In force on the 31st day of December of the preceding year .....	341	414,310 00
Total .....	413	\$514,577 00
Deduct those expired and cancelled .....	60	70,253 00
In force at the end of the year .....	353	\$444,324 00
Number and amount of policies issued since organization .....	1,304	\$1,454,924 00
Amount of losses paid since organization .....		8,399 42
Average insurance in force per policy .....		1,258 00

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
 Are the constitution and by-laws printed in full on the policy? Yes.  
 Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$3,000; years, 5.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? No.

Are the members required to pay premiums or advance assessments? No.

What compensation do agents receive? None.

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? No.

What kinds of property does your company insure? Churches, parsonages and personal property of the ministers of the Evangelical Association.

What is the highest per cent of the value of the property that the company insures? 2-3.

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Retail Lumber Dealers  
Mutual Ins. Cos.

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## RETAIL LUMBER DEALERS MUTUAL INSURANCE ASSOCIATION,

[Organized or incorporated April 18, 1895; commenced business April  
23, 1897.]

President, A. C. DODGE, Monroe, Wis.

Secretary, PAUL LACHMUND, Milwaukee, Wis., 818 Gold-  
smith Building.

Treasurer, W. F. PIERSTORFF, Middleton, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$14,578 18
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### INCOME DURING YEAR

Cash for premiums (advance assessments) .....	\$6,952 13
Cash received from assessments.....	4,233 52
Cash received from all other sources: In- terest on loans .....	705 00
Total income during the year.....	10,990 65
Sum of both amounts.....	\$25,568 83

### DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$3,117 12
Premiums or assessments returned on can- celled policies .....	4,421 00
Loan refunded .....	1,000 00
Salaries, fees and all other charges of offi- cers and employes .....	1,266 67
Paid for fire department taxes.....	1 22
All other disbursements: Directors' ex- penses, \$52 27; printing, \$24.84; postage and stationery, \$44.11 .....	121 22
Total disbursements .....	9,927 23
Balance .....	\$15,641 60

## LEDGER ASSETS.

Cash in company's office.....	\$1,541 60
Loans on mortgage on real estate.....	14,100 00
Total net ledger assets.....	<u>\$15,641 60</u>

## NON-LEDGER ASSETS.

Assessments in process of collection secured by deposit premiums .....	1,964 76
Total admitted assets.....	<u><u>\$16,706 36</u></u>

## RISKS.

	No.	Amount.
Written and renewed during the year.....	163	\$453,590 00
In force on the 31st day of December of the preceding year .....	290	750,975 00
Total .....	453	<u>\$1,204,475 00</u>
Deduct those expired and cancelled.....	136	334,649 00
In force at the end of the year.....	317	<u><u>\$869,835 00</u></u>
Number and amount of policies issued since organization .....	743	\$1,798,700 00
Amount of losses paid since organization.....		8,716 01
Average insurance in force per policy.....		2,743 97

37—Ins.

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$3,000.00; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$3,000.00; treasurer, \$5,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? On minimum rate of one per cent.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? To five times the amount of deposit premium.

What kinds of property does your company insure? Retail lumber yards.

What is the highest per cent. of the value of the property that the company insures? 80 per cent.

# WISCONSIN RETAIL LUMBER DEALERS MUTUAL INSURANCE COMPANY,

[Organized or incorporated December 2, 1904; commenced business  
January 1, 1905.]

President, A. C. DODGE, Monroe, Wis.  
Secretary, PAUL LACHMUND, 818 Goldsmith Bldg., Milwaukee,  
Wis.  
Treasurer, W. F. PIERSTORFF, Middleton, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$4,161 34
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## INCOME DURING YEAR

Cash for premiums (advance assessments)	\$3,051 50
Cash received from assessments.....	2,204 10
Cash received from all other sources: Loan repaid .....	1,000 00
Total income during the year.....	6,255 60
Sum of both amounts.....	\$10,416 94

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$3,990 00
Premiums or assessments returned on can- celled policies .....	824 75
Salaries, fees and all other charges of offi- cers and employes .....	683 33
All other disbursements: Directors' ex- penses, \$26.13; printing, \$12.41; postage and stationery, \$22.06 .....	60 60
Total disbursements .....	4,568 68
Ba'ance .....	\$5,848 26

## LEDGER ASSETS.

Cash in company's office.....	\$5,848 26
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## NON-LEDGER ASSETS.

Assessments in process of collection.....	762 94
Total admitted assets .....	\$6,611 20

## RISKS.

	No.	Amount.
Written and renewed during the year.....	88	\$218,275 00
In force on the 31st day of December of the preceding year .....	121	301,300 00
Total .....	209	\$519,575 00
Deduct those expired and cancelled.....	31	69,290 00
In force at the end of the year.....	178	\$459,375 00
Number and amount of policies issued since organization .....	218	\$519,575 00
Amount of losses paid since organization.....		3,000 00
Average insurance in force per policy.....		2,580 75

## MISCELLANEOUS QUESTIONS.

Does the company use the Wisconsin Standard form of policy? Yes.  
Are the constitution and by-laws printed in full on the policy? Yes.  
Is the assessment liability of the members clearly defined in the policy? Yes.

What is the maximum amount and the longest period for which a risk is written? \$3,000.00; years, 3.

Are any of the outstanding risks of the company re-insured in other companies? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$3,000.00; treasurer, \$5,000.00.

Are the members required to pay premiums or advance assessments? Yes.

Upon what basis are such premiums or advance assessments calculated? On minimum rate of one per cent.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes.

Are such assessments limited? Yes. How? To five times the amount of the premium.

What compensation do agents receive? No agents.

What kinds of property does your company insure? Retail lumber yards.

What is the highest per cent. of the value of the property that the company insures? 80 per cent.

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# Hardware Dealers Mutual Fire Insurance Co.

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## HARDWARE DEALERS MUTUAL FIRE INSURANCE COMPANY,

[Organized or incorporated April 8, 1904; commenced business April 8, 1904.]

President, O. P. SCHLAFFER, Appleton, Wis.  
Vice-President, R. C. MURDOCK, Beloit, Wis.  
Secretary, C. A. PECK, Berlin, Wis.  
Treasurer, H. L. McNAMARA, Janesville, Wis.

### BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$19,114 19
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### INCOME DURING YEAR.

Cash for premiums (advance assessments) .....	\$20,429 49
Cash received from all other sources: Pre- miums on 1905 business.....	432 70
Interest on deposits .....	335 34
	21,197 53
Total income during the year.....	21,197 53
Sum of both amounts.....	\$31,311 72

### DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$10,084 16
Premiums or assessments returned on can- celled policies .....	664 75
Dividends returned to members on policies still in force .....	4,160 25
Salaries, fees and all other charges of offi- cers and employes .....	1,745 38
Paid for fire department taxes.....	15 77
Commissions to agents .....	73 55
All other disbursements: Postage, office expenses, printing and stationery, adver- tising exchange, traveling and auditing expenses .....	779 15
Total disbursements .....	17,523 01
Balance .....	\$13,788 71

### LEDGER ASSETS.

Cash in company's office .....	\$1 09
Cash deposited in First National, Berlin, \$112.21; Bower City National, Janesville, \$14,033 48.....	14,145 69
Bills receivable, uncollected premiums.....	886 49
Other assets: Fixtures, \$178.75; stationery, \$85.00...	263 75
Total .....	\$15,297 02

DEDUCT LEDGER LIABILITIES.

Agents' credit balances, \$8.31 borrowed money, \$1,500..	1,508 31
Total net ledger assets.....	<u>\$13,788 71</u>

NON-LEDGER ASSETS.

Furniture, fixtures and safes, \$178.75; supplies, \$85.90 .....	263 75
Other items: Bills receivable, uncollected premiums .....	<u>886 49</u>
Total non-ledger assets.....	1,150 24
Gross assets .....	<u>\$14,938 95</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$178.75; supplies, \$85.00...	263 75
Total admitted assets .....	<u>\$14,675 20</u>
	=====

NON-LEDGER LIABILITIES.

Amount due for salaries and commissions .....	\$8 31
All other accounts, bills, etc., remaining unpaid: Due State Hardware Association .....	1,500 00
Total liabilities .....	<u>\$1,508 31</u>
	=====

RISKS.

	No.	Amount.
Written and renewed during the year.....	346	\$478,355 00
In force on the 31st day of December of the preceding year .....	498	<u>723,345 00</u>
Total .....	844	\$1,201,700 00
Deduct those expired and cancelled.....	54	<u>97,886 00</u>
In force at the end of the year.....	790	<u>\$1,103,814 00</u>
		=====
Number and amount of policies issued since organization .....	1,669	\$2,370,900 00
Amount of losses paid since organization.....		14,071 74
Average insurance in force per policy .....		1,397+

**MISCELLANEOUS QUESTIONS.**

Does the company use the Wisconsin Standard form of policy? **Yes.**  
 Are the constitution and by-laws printed in full on the policy? **Yes.**  
 Is the assessment liability of the members clearly defined in the policy? **Yes.**

What is the maximum amount and the longest period for which a risk is written? \$3,000.00; years, one.

Are any of the outstanding risks of the company re-insured in other companies? **Yes.** If so, give names of re-insuring companies and amount re-insured in each; Minnesota Hardware Insurance Co., \$3,300.00; Iowa Hardware Insurance Co., \$3,000.00.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? **Yes.** Secretary, \$1,000.00; treasurer, \$20,000.00.

Are the members required to pay premiums or advance assessments? **Premiums.**

Upon what basis are such premiums or advance assessments calculated? Old line or board rates.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? **Yes.**

Are such assessments limited? **Yes.** How? Three times the amount of premium paid.

What compensation do agents receive? **Have none.**

Did the company borrow money during the past year to pay losses, as provided by Section 1941—8, Statutes of 1898, as amended? **No.**

What kinds of property does your company insure? **Stocks of hardware and buildings containing the same.**

What is the highest per cent. of the value of the property that the company insures? **75 per cent.**

At what distance from other hazards must a risk be situated to be insured by this company? **Detached.**

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# Mutual Hail and Cyclone Ins. Cos.

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# BUFFALO COUNTY MUTUAL STORM & CYCLONE INSURANCE COMPANY,

FOUNTAIN CITY, BUFFALO COUNTY.

[Organized or incorporated February 2, 1904; commenced business  
March 12, 1904.]

President, NIC WEINANDY, Cochrane, Wis., R. R. 2.  
Secretary, JOHN FLORIN, Cochrane, Wis., R. R. 2.  
Treasurer, CHAS. KIRCHNER, Fountain City, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$598 88
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## INCOME DURING YEAR.

Cash received as first payments on policies issued dur- ing the year .....	146 11
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Sum of both amounts.....	<u>\$744 99</u>
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## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$28 45
Salaries paid to adjusters.....	2 90
Expenses of adjusters paid .....	1 20
Paid as salaries and fees to president, \$4.10; secretary, \$88.80; treasurer, \$10.00.	103 50
All other items: Investigating committee, \$5.50; printing, \$6.25; office rent, \$24.00; incidentals, \$13.49 .....	49 24

Total disbursements .....	<u>184 39</u>
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Balance .....	<u>\$560 60</u>
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## LEDGER ASSETS.

Cash in company's office.....	\$560 60
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## NON-LEDGER ASSETS.

Furniture, fixtures and safes.....	50 00
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Gross assets .....	<u>\$610 60</u>
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## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	50 00
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Total admitted assets .....	<u>\$560 60</u>
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## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force December 31st (beginning of year) .....	589	\$893,600 00
Policies written or increased during the year...	47	72,975 00
Total .....	636	\$966,575 00
Deduct decreased or ceased to be in force during the year .....	6	19,925 90
Total policies in force December 31st (end of year) .....	630	\$955,650 00
Losses and claims incurred during year.....	3	\$28 45
Losses and claims paid during year .....	3	\$28 45

## MISCELLANEOUS QUESTIONS.

Is a membership or other fee charged the member at or before the time of issuing the policy? Yes. What is the amount of such fee? \$1. Is it collected uniformly on all policies? Yes. What disposition is made of such fee? Agent, \$1.00.

Do agents receive any other compensation from the company whatsoever? No.

What is the salary of the president? 10c for each policy issued; secretary, one mil of the amount insured, 10c for each additional, and 25c for each policy issued; treasurer, \$10.00; and members of the board of directors, \$2.00 per meeting and 5c for each mile traveled. Do the foregoing officers receive any additional compensation for their services? Not as officers adjusting.

What salary or per diem is paid to adjusters? \$2.00 per day and mileage. Do adjusters receive, in addition, their expenses? 5c for each mile traveled.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$5,000.00; treasurer, \$5,000.00. Are the bondsmen, in each instance, owners of exempt property, to the value of the face of the bond signed? Yes.

Are the constitution and by-laws printed in full on the policy in use? Yes.

Is the assessment liability of the members clearly defined in the application and policy? Yes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes. Are such assessments limited? Yes. If so, how? 4 mills.

Upon what basis are the rates of assessments calculated? Amount of insurance in force.

What per cent. of assessment was levied on the gross outstanding insurance during the past year? None.

In calculating the rate of assessment is any distinction made on account of the difference in hazard of the various risks insured? No.

What is the longest period for which a risk is written? 5 years.

Is a copy of each kind of literature used by the company filed in the insurance department? Yes.

# CENTRAL MUTUAL HAIL & CYCLONE INSURANCE COMPANY,

APPLETON, OUTAGAMIE COUNTY.

[Organized or incorporated February 18, 1902; commenced business  
March 28, 1902.]

President, S. C. TORREY, Hortonville, Wis.  
Vice-President, M. L. MUNSERT, Clintonville, Wis.  
Secretary, JOHN M. SCHMIT, Hortonville, Wis.  
Treasurer, CHAS. CLACK, Appleton, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$156 88
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## INCOME DURING YEAR.

Cash received as first payments on policies issued during the year.....	\$125 00	
Cash received from assessments during the year .....	1,420 93	
Cash received from all other sources.....	30 87	
	<hr/>	
Total income during the year.....		1,876 80
		<hr/>
Sum of both amounts.....		\$2,033 68

## DISBURSEMENTS DURING YEAR.

Amount paid for losses.....	\$725 60	
Salaries and commissions paid to agents...	356 09	
Salaries paid to adjusters.....	14 00	
Expenses of adjusters paid.....	32 70	
Paid as salaries and fees to president, \$24.34; secretary, \$350.00; treasurer, \$25; directors, \$28.87 .....	428 21	
Traveling and other expenses of officers paid .....	17 75	
All other items: Postage, \$40.75; print- ing, \$47.50 .....	89 75	
	<hr/>	
Total disbursements .....		1,664 01
		<hr/>
Balance .....		\$369 67
		<hr/> <hr/>

## LEDGER ASSETS.

Cash deposited in First National Bank at Appleton ....	\$369 67
	=====

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force December 31st (beginning of year) .....	591	\$482,982 00
Policies written or increased during the year .....	178	192,688 00
Total .....	769	\$674,770 00
Deduct decreased or ceased to be in force during the year .....	80	81,462 50
Total policies in force December 31st (end of year) .....	689	\$593,307 50
Losses and claims incurred during year .....	5	\$725 60
Total .....	5	\$725 60
Losses and claims paid, scaled down and compromised during the year .....	5	725 60

## MISCELLANEOUS QUESTIONS.

Is a membership or other fee charged the member at or before the time of issuing the policy? Yes. What is the amount of such fee? \$2.50. Is it collected uniformly on all policies? Yes. What disposition is made of such fee? Agent, \$2.00; company, \$.50.

What is the maximum and minimum commission paid to agents on gross amount of insurance written? \$2.00. Do agents receive any other compensation from the company whatsoever? No.

What is the salary of the president? \$.95 per policy; secretary, \$.25 per policy; treasurer, 2 per cent on money collected; general agent, \$1.50 and expenses; and members of the board of directors, \$2.00 per day, 6c per mile of travel. Do the foregoing officers receive any additional compensation for their services? No.

What salary or per diem is paid to adjusters? \$2.00. Do adjusters receive, in addition, their expenses? Yes. What is the average cost per adjuster per day, to the company? \$5.19. What is the average cost of adjusting, per loss? \$9.34. Have any of the losses been adjusted by officers of the company? Yes. Have such officers received any additional compensation for such services? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$3,000; treasurer, \$5,000. Are the bondsmen, in each instance, owners of exempt property, to the value of the face of the bond signed? Yes.

Are the constitution and by-laws printed in full on the policy in use? Yes.



Is the assessment liability of the members clearly defined in the application and policy? Yes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes. Are such assessments limited? No.

Upon what basis are the rates of assessments calculated? On his forces at time of levying assessment.

What per cent of assessment was levied on the gross outstanding insurance during the past year?  $2\frac{1}{2}$  mills.

In calculating the rate of assessment is any distinction made on account of the difference in hazard of the various risks insured? No.

What is the longest period for which a risk is written? 5 years.

What amount was expended during the past year as attorney fees in the prosecution or defense of contested claims or assessments? None.

Is a copy of each kind of literature used by the company filed in the insurance department? Yes.

# FARMERS HOME MUTUAL HAIL, TORNADO & CYCLONE INSURANCE COMPANY,

SEYMOUR, OUTAGAMIE COUNTY.

[Organized or incorporated March 1, 1900; commenced business May 1, 1900.]

President, CHAS. F. PLOEGER, Seymour, Wis.  
Vice-President, A. BRUGGER, Seymour, Wis.  
Secretary, JULIUS BUBOLZ, Seymour, Wis.  
Treasurer, JOHN EICKHOFF, Black Creek, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$612 96
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## INCOME DURING YEAR.

Cash received as first payments on policies issued during the year .....	\$1,042 80
Cash received from hail assessments of 1905 .....	79 08
Total income during the year .....	1,121 88
Sum of both amounts .....	\$1,733 94

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$338 25
Payments returned on cancelled policies ..	30 82
Salaries paid to adjusters .....	20 50
Paid as salaries and fees to president, \$32.60; directors, \$14.00 .....	46 60
All other items: Expense of examinations of records by commissioner of insurance, \$20.00; postage, remittance and stationery, \$30.00; printing and advertising, \$47 25 .....	97 25
Total disbursements .....	533 42
Balance .....	\$1,200 52

## LEDGER ASSETS.

Cash belonging to company, in hands of treasurer ....	\$1,200 52
Total net ledger assets .....	<u>\$1,200 52</u>

## NON-LEDGER ASSETS.

Assessments in process of collection on policies in force .....	\$72 92
Other items: Agents' debit balances.....	<u>251 31</u>
Total non-ledger assets .....	324 23
Total admitted assets.....	<u><u>\$1,524 75</u></u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force December 31st (beginning of year) .....	1,584	\$1,593,991 00
Policies written or increased during the year .....	401	<u>328,277 00</u>
Total .....	1,985	\$1,922,178 00
Deduct decreased or ceased to be in force during the year .....	185	<u>119,492 90</u>
Total policies in force December 31st (end of year) .....	1,800	<u><u>\$1,802,686 00</u></u>
Losses and claims incurred during year .....	13	<u>\$338 25</u>
Total .....	13	<u><u>\$338 25</u></u>
Losses and claims paid, scaled down and compromised during the year .....	13	<u><u>\$338 25</u></u>

## MISCELLANEOUS QUESTIONS.

Is the membership or other fee charged the member at or before the time of issuing the policy? Yes. What is the amount of such fee? \$1.50. Is it collected uniformly on all policies? Yes. What disposition is made of such fee? Secretary, \$.50; agent, \$1.00; company,  $\frac{1}{4}$  of 1 per cent. premium on cyclone insurance, 1 per cent. premium on hail insurance.

What is the maximum and minimum commission paid to agents on gross amount of insurance written? \$1.00 per application. Do agents receive any other compensation from the company whatsoever? No.

What is the salary of the president, \$.10 per new policy issued, secretary, \$.50 per policy; treasurer, 2 per cent on assessments made and

collected; and members of the board of directors, \$2.00 per day while attending meetings.

What salary or per diem is paid to adjusters? \$1.00 per loss and upwards. Do adjusters receive, in addition, their expenses? No. What is the average cost of adjusting, per loss? \$1.57. Have any of losses been adjusted by officers of the company? Yes. Have such officers received any additional compensation for such services? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Treasurer, \$5,000. Are the bondsmen, in each instance, owners of exempt property, to the value of the face of the bond signed? Yes.

Are the constitution and by-laws printed in full on the policy in use? Yes.

Is the assessment liability of the members clearly defined in the application and policy? Yes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes. Are such assessments limited? Yes. If so, how? Not to exceed 1 per cent in any one year.

Upon what basis are the rates of assessments calculated? On the gross outstanding insurance in force at the time of making assessment.

What per cent of assessment was levied on the gross outstanding insurance during the past year? None.

In calculating the rate of assessment is any distinction made on account of the difference in hazard of the various risks insured? No.

What is the longest period for which a risk is written? 5 years.

What amount was expended during the past year as attorney fees in the prosecution or defense of contested claims or assessments? None.

Is a copy of each kind of literature used by the company filed in the insurance department? Yes.

# FARMERS MUTUAL TORNADO, CYCLONE AND HURRICANE INSURANCE COMPANY,

MORRISON, BROWN COUNTY.

[Organized or incorporated February 15, 1904; commenced business  
April 14, 1904.]

President, E. J. MALLOY, Wayside, Wis., R. 1. ,  
Secretary, AUGUST GRIEPENTROG, Depere, Wis., R. 1.  
Treasurer, N. G. GRANT, Greenleaf, Wis., R. 3.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$2,074 31
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## INCOME DURING YEAR.

Cash received as first payments on policies is- sued during the year .....	\$252 27	
Cash received from all other sources: mem- bership fees, \$28.00; interest, \$56.56 ....	84 56	
		<hr/>
Total income during the year .....	336 83	
Sum of both amounts .....	\$2,411 34	<hr/>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$1 25	
Premiums returned on policies cancelled .....	3 38	
Paid as salaries and fees to president, \$5.60; secretary, \$22.66; directors, \$10 00 .....	38 26	
All other items: Expenses for investiga- tion, \$13.06; for postage, printing and stationery, \$4.65 .....	17 71	
		<hr/>
Total disbursements .....	60 60	
Balance .....	\$2,350 74	<hr/> <hr/>

## LEDGER ASSETS.

Cash in company's office .....	\$63 17
Cash deposited in Farmers and Traders Bank, Wrights- town .....	2,287 57
Total net ledger assets .....	<u>\$2,350 74</u>

## NON-LEDGER ASSETS.

Premiums and membership fees in process of collection on policies in force .....	14 48
Total admitted assets .....	<u><u>\$2,365 22</u></u>

## NON-LEDGER LIABILITIES.

Gross losses in process of adjustment or in suspense in- cluding all reported losses (No. 2) .....	\$14 75
Salaries and fees, officers .....	2 74
All other accounts, bills, etc., remaining unpaid: to policy holder, premiums for unexpired time of policies in force .....	1,262 81
Total liabilities .....	<u><u>\$1,280 30</u></u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force December 31st (beginning of year) .....	392	\$457,640 00
Policies written or increased during the year .....	44	37,953 00
Total .....	436	<u>\$495,593 00</u>
Deduct decreased or ceased to be in force dur- ing the year .....	3	3,275 00
Total policies in force December 31st (end of year) .....	433	<u><u>\$492,320 00</u></u>
Losses and claims incurred during year .....	3	<u>\$16 00</u>
Total .....	3	\$16 00
Losses and claims paid, scaled down and com- promised during the year .....	1	1 25
Losses and claims unpaid December 31 (end of year) .....	2	<u><u>\$14 75</u></u>

## MISCELLANEOUS QUESTIONS.

Is a membership or other fee charged the member at or before the time of issuing the policy? Yes. What is the amount of such fee? \$2.00 and a premium of 10 cents per year on hundred. Is it collected uniformly on all policies? Yes. What disposition is made of such fee? Agent, \$1.50; company \$0.50 and premiums.

What is the maximum and minimum commission paid to agents on gross amount of insurance written? None. Do agents receive any other compensation from the company whatsoever? Yes. If so, what does such additional compensation consist of? Adjusters' fees.

What is the salary of the president, \$.10 for each new policy; secretary, \$.25 for each new policy and other fees; treasurer,  $\frac{1}{2}$  per cent of the income during year; and members of the board of directors \$.20 a day. Do the foregoing officers receive any additional compensation for their services? Yes. If so, what does such additional compensation consist of? Fees as adjusters.

What salary or per diem is paid to adjusters? \$2.00 per day. Do adjusters receive, in addition, their expenses? No. Have any of the losses been adjusted by officers of the company? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500; treasurer, \$3,000. Are the bondsmen, in each instance, owners of exempt property, to the value of the face of the bond signed? Yes.

Are the constitution and by-laws printed in full on the policy in use? No.

Is the assessment liability of the members clearly defined in the application and policy? Yes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes. Are such assessments limited? Yes. If so, how? Not to exceed 3 mills on the dollar in any one year.

Upon what basis are the rates of assessments calculated? On the gross outstanding insurance.

What per cent of assessment was levied on the gross outstanding insurance during the past year? None.

In calculating the rate of assessment is any distinction made on account of the difference in hazard of the various risks insured? No.

What is the longest period for which a risk is written? 5 years.

What amount was expended during the past year as attorney fees in the prosecution or defense of contested claims or assessments? None.

Is a copy of each kind of literature used by the company filed in the insurance department? Yes.

# LYNN MUTUAL TORNADO, CYCLONE OR HURRICANE INSURANCE COMPANY,

LYNN, CLARK COUNTY.

[Organized or incorporated March 2, 1905; commenced business June 1, 1905.]

President, B. F. FRASIER, Neillsville, Wis., R. F. D., No. 4.

Vice-President, HENRY STERNITZKY, Granton, Wis., R. F. D.,  
No. 2.

Secretary, GEO. A. URE, Granton, Wis., R. F. D., No. 2.

Treasurer, ERNST STERNITZKY, Granton, Wis., R. F. D., No. 2.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$9 43
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## INCOME DURING YEAR.

Cash received as first payments on policies issued during the year .....	\$180 65
Cash received as borrowed money during the year .....	125 00
Cash received from all other sources: Premiums in agents, hands not paid in on December 31, 1905 .....	4 25
Policy and survey fees .....	61 00
Total income during the year .....	373 90
Sum of both amounts .....	\$383 33

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$146 00
Borrowed money and interest repaid .....	50 00
Policy and survey fees only .....	64 00
Expenses of adjusters paid and per diem .....	8 71
Paid as fees to president, \$6.40; secretary, \$16.00; treasurer, \$3.35; directors, \$37.00 .....	62 75
All other items: Unearned premiums repaid .....	9 34
Printing and stationery, \$12.00; postage, \$76 .....	12 76
Incidental expenses .....	3 50
Total disbursements .....	357 06
Balance .....	\$26 27



## LEDGER ASSETS.

Cash deposited in Farmers State Bank, Granton, Wis.	\$16 80
Agents' debit balances .....	9 47
Total net ledger assets .....	<u>\$26 27</u>

## NON-LEDGER ASSETS.

Supplies .....	50 00
Gross assets .....	<u>\$76 27</u>

## DEDUCT ASSETS NOT ADMITTED.

Supplies .....	50 00
Total admitted assets .....	<u><u>\$26 27</u></u>

## NON-LEDGER LIABILITIES.

All other accounts, bills, etc., remaining unpaid: Borrowed money .....	<u><u>\$75 09</u></u>
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## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force December 31st (beginning of year) .....	180	\$214,701 50
Policies written or increased during the year .....	64	72,218 00
Total .....	<u>244</u>	<u>\$286,919 50</u>
Deduct decreased or ceased to be in force during the year .....	9	7,811 00
Total policies in force December 31st (end of year) .....	<u>235</u>	<u><u>\$279,108 50</u></u>
Losses and claims incurred during year .....	<u>3</u>	<u>\$146 00</u>
Losses and claims paid during year .....	<u>3</u>	<u><u>\$146 00</u></u>

## MISCELLANEOUS QUESTIONS.

Is a membership or other fee charged the member at or before the time of issuing the policy? Yes. What is the amount of such fee? \$1.00 per policy and  $\frac{1}{4}$  per cent. premium. Is it collected uniformly on all policies? Yes. What disposition is made of such fee? Agent, \$1.00 policy fee; company, premium of  $\frac{1}{4}$  per cent.

What is the maximum and minimum commission paid to agents on gross amount of insurance written? \$1.00 policy fee. Do agents receive any other compensation from the company whatsoever? Yes. If so, what does such additional compensation consist of? 2 per cent of assessment collected by them.

What is the salary of the president, \$.10 per policy; vice-president, none; secretary, \$.25 per policy; treasurer, 2 per cent of cash received; general agent, none; and members of the Board of directors? \$.2.00 per day and expenses. Do the foregoing officers receive any additional compensation for their services? No. If so, what does such additional compensation consist of? None.

What salary or per diem is paid to adjusters? \$2.00 per day. Do adjusters receive, in addition, their expenses? Yes. What is the average cost per adjuster per day, to the company? \$2.18. What is the average cost of adjusting, per loss? \$2.90+. Have any of the losses been adjusted by officers of the company? Yes, all. Have such officers received any additional compensation for such services? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. President, none; secretary, \$2,000; treasurer, \$5,000. Are the bondsmen, in each instance, owners of exempt property, to the value of the face of the bond signed? Yes.

Are the constitution and by-laws printed in full on the policy in use? Yes.

Is the assessment liability of the members clearly defined in the application and policy? Yes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes. Are such assessments limited? Yes. If so, how? 2 mills above losses and expenses.

Upon what basis are the rates of assessments calculated? Upon full amount of insurance in force.

What per cent of assessment was levied on the gross outstanding insurance during the past year? None.

In calculating the rate of assessment is any distinction made on account of the difference in hazard of the various risks insured? No. If so, give the table upon which the assessment is based? None.

What is the longest period for which a risk is written? 5 years.

What amount was expended during the past year as attorney fees in the prosecution or defense of contested claims or assessments? None.

Is a copy of each kind of literature used by the company filed in the insurance department? Yes.

# NORTHWESTERN FARMERS MUTUAL HAIL & CYCLONE INSURANCE COMPANY,

WATERLOO, JEFFERSON COUNTY.

[Organized or incorporated June 13, 1898; commenced business June 13, 1898.]

President, HENRY LATSCH, London, Wis.  
Vice-President, J. W. LEFFINGWELL, Columbus, Wis.  
Secretary, J. D. KNOWLTON, Waterloo, Wis.  
Treasurer, FERD DALLMANN, Waterloo, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$3,539 15
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## INCOME DURING YEAR.

Cash received from assessments during the year .....	\$17,571 07
Cash received for cancelling policies during the year .....	121 14
Cash received as borrowed money during the year .....	1,000 00
Cash received from all other sources: Transferring policies and a return premium on a fire insurance policy which was cancelled .....	7 33
Total income during the year .....	18,699 54
Sum of both amounts .....	\$22,238 69

## DISBURSEMENTS DURING YEAR.

Amount paid for losses .....	\$11,775 37
Borrowed money and interest repaid.....	1,012 83
Salaries, expenses and commissions paid to agents .....	1,752 32
Salaries paid to adjusters .....	276 50
Expenses of adjusters paid.....	690 72
Paid as salaries and fees to president, \$500.00; secretary, \$1,497.28; treasurer, \$300.90; directors, \$430.00 .....	2,727 28
Paid as salaries and fees to office employees .....	1,049 00

Traveling and other expenses of officers paid .....	228 53	
Paid for collection of assessments .....	377 08	
All other items: Balance due treasurer 1905, \$923.00; vice-president, \$250.00; printing and stationery, \$463.44; balance due on adding machine, \$175.00; rent, \$120.90; all other miscellaneous disbursements, \$136.75 .....	2,068 19	
Total disbursements .....		21,957 83
Balance .....		<u>\$280 87</u>

## LEDGER ASSETS.

Cash deposited in Farmers and Merchants State Bank of Waterloo, Wis. ....	\$280 87
Total net ledger assets .....	<u>\$280 87</u>

## NON-LEDGER ASSETS.

Assessments in process of collection on policies in force .....	\$6,000 00	
Furniture, fixtures and safes, \$600.00; supplies, \$200.00 .....	800 00	
Other items: Have judgments against members for assessments due amounting to about .....	2,000 00	
Total non-ledger assets .....		8,800 00
Gross assets .....		<u>\$9,080 87</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$600.00; supplies, \$200.00 .....	\$800 00	
Judgments against members .....	2,900 00	
Total .....		2,800 00
Total admitted assets .....		<u>\$6,280 87</u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force December 31st (beginning of year) .....	2,958	\$1,906,938 45
Policies written or increased during the year .....	476	233,680 00
<b>Total</b> .....	<b>3,434</b>	<b>\$2,140,518 45</b>
Deduct decreased or ceased to be in force during the year .....	1,208	830,522 80
<b>Total policies in force December 31st (end of year)</b> .....	<b>2,226</b>	<b>\$1,309,995 65</b>
<b>Losses and claims incurred during year</b> .....	<b>277</b>	<b>\$11,775 37</b>
<b>Total</b> .....	<b>277</b>	<b>\$11,775 37</b>
<b>Losses and claims paid, scaled down and compromised during the year</b> .....	<b>277</b>	<b>11,775 37</b>

## MISCELLANEOUS QUESTIONS.

Is a membership or other fee charged the member at or before the time of issuing the policy? Yes. What is the amount of such fee? \$2.50. Is it collected uniformly on all policies? At discretion of agent. What disposition is made of such fee? Agent, \$2.50.

What is the maximum and minimum commission paid to agents on gross amount of insurance written? 1 to 2 mills. Do local agents receive any other compensation from the company whatsoever? No.

What is the salary of the president? \$500.00; vice-president, \$250.00; secretary, 1 mill on gross outstanding insurance; treasurer, \$300.00; general agent, \$600.00; and members of the board of directors, \$100.00. Do the foregoing officers receive any additional compensation for their services? Yes. If so, what does such additional compensation consist of? General agent  $\frac{1}{2}$  mill on gross outstanding insurance.

What salary or per diem is paid to adjusters? \$2 to \$5 per day. Do adjusters receive, in addition, their expenses? Yes. What is the average cost per adjuster per day, to the company? About \$8. What is the average cost of adjusting, per loss? \$3.49. Have any of the losses been adjusted by officers of the company? Yes. Have such officers received any additional compensation for such services? Yes. If so, what? \$2 to \$5 per day.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. President, \$2,000.00; secretary, \$3,000.00; treasurer, \$5,000.00. Are the bondsmen, in each instance, owners of exempt property, to the value of the face of the bond signed? Yes.

Are the constitution and by-laws printed in full on the policy in use? Yes.

Is the assessment liability of the members clearly defined in the application and policy? Yes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are

not sufficient to pay losses? But one assessment a year. Are such assessments limited? No.

What per cent of assessment was levied on the gross outstanding insurance during the past year?  $1\frac{1}{4}$ .

In calculating the rate of assessment is any distinction made on account of the difference in hazard of the various risks insured? Yes. If so give the table upon which the assessment is based. All assessments for losses accruing by reason of hail shall be levied against the hail insurance in force, and all assessments for losses accruing by reason of cyclone, tornado or windstorm shall be levied upon and against all cyclone, tornado and windstorm insurance in force.

What is the longest period for which a risk is written? 5 years.

Is a copy of each kind of literature used by the company filed in the insurance department? Yes.

# WISCONSIN FARMERS MUTUAL HAIL & CYCLONE INSURANCE COMPANY,

JUNEAU, DODGE COUNTY.

[Organized or incorporated May 26, 1898; commenced business June 1, 1898.]

President, C. F. JUSTMAN, Juneau, Wis.  
Vice-President, F. J. THIEME, Juneau, Wis.  
Secretary, JOHN G. BACHHUBER, Juneau, Wis.  
Treasurer, FERD. LINDEMANN, Juneau, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$454 34
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## INCOME DURING YEAR.

Cash received from assessments during the year .....	\$17,797 04	
Cash received as borrowed money during the year .....	1,500 00	
	<hr/>	
Total income during the year .....		19,297 04
		<hr/>
Sum of both amounts .....		\$19,751 38

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$718.80 losses occurring in previous years) .....	\$7,884 35	
Borrowed money and interest repaid.....	3,725 00	
Salaries and commissions paid to agents .....	1,460 54	
Salaries and expenses paid to adjusters ...	993 54	
Paid as salaries and fees to president, \$425.00; secretary, \$1,632.35; vice-president, \$75.00; treasurer, \$200.00; directors, \$81.70 .....	2,414 05	
Paid as salaries and fees to office employes .....	540 00	
Paid for collection of assessments .....	690 11	
Insurance department fees and licenses .....	11 15	
All other items: Postage, \$311.29; express, freight, telephone and telegraph, \$22.98; printing and stationery, \$425.93; night watch, \$4.33; exchange, \$11.15; rent, \$110.00; annual amendments, \$15.00; bond, \$5.00; reserved membership fee, \$2.50; office fixtures, \$471.70 .....	1,379 90	
	<hr/>	
Total disbursements .....		19,098 64
		<hr/>
Balance .....		\$652 74
		<hr/> <hr/>

## LEDGER ASSETS.

Cash deposited in Citizens Bank of Juneau, Wisconsin	\$936 46
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## DEDUCT LEDGER LIABILITIES.

All other .....	283 72
Total net ledger assets .....	<u>\$652 74</u>

## NON-LEDGER ASSETS.

Assessments in process of collection on policies in force .....	\$1,202 34
Furniture, fixtures and safes, \$721.70; supplies, \$100.00 .....	821 70
Total non-ledger assets .....	<u>2,024 04</u>
Gross assets .....	<u>\$2,676 78</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes, \$721.70; supplies, \$100.00 .....	821 70
Total admitted assets .....	<u><u>\$1,855 08</u></u>

## NON-LEDGER LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due .....	\$267 35
Salaries and expenses of adjusters .....	12 00
All other accounts, bills, etc., remaining unpaid: E. Renor, \$2.50; Wm. Scribner, \$1.00; J. G. Bachhuber, 87c. ....	4 37
Total liabilities .....	<u><u>\$283 72</u></u>



## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force December 31st (beginning of year) .....	4,167	\$2,603,931 50
Policies written or increased during the year... ..	1,798	1,198,388 65
<b>Total</b> .....	<b>5,965</b>	<b>\$3,802,320 15</b>
Deduct decreased or ceased to be in force during the year .....	894	642,274 00
<b>Total policies in force December 31st (end of year)</b> .....	<b>5,071</b>	<b>\$3,160,046 15</b>
<b>Losses and claims unpaid December 31st (beginning of year)</b> .....	<b>34</b>	<b>\$718 80</b>
<b>Losses and claims incurred during year</b> .....	<b>177</b>	<b>7,165 55</b>
<b>Total</b> .....	<b>211</b>	<b>\$7,884 35</b>
<b>Losses and claims paid, scaled down and compromised during the year</b> .....	<b>195</b>	<b>7,617 00</b>
<b>Losses and claims unpaid December 31 (end of year)</b> .....	<b>16</b>	<b>\$267 35</b>

## MISCELLANEOUS QUESTIONS.

Is a membership or other fee charged the member at or before the time of issuing the policy? Yes. What is the amount of such fee? \$2.50. Is it collected uniformly on all policies? Yes. What disposition is made of such fee? Agent, \$2.50.

What is the maximum and minimum commission paid to agents on gross amount of insurance written? \$2.50 per application. Do agents receive any other compensation from the company whatsoever? No.

What is the salary of the President? \$425.00; vice-president, \$75.00; secretary, 50 cents for each new policy, 15 cents on all policies in force October 1; treasurer, \$200.00; general agent, 1 mill on new insurance written by agents controlled by him; and members of the board of directors, \$3.00 per meeting and expenses. Do the foregoing officers receive any additional compensation for their services? Not as officers. If so, what does such additional compensation consist of? When adjusting losses.

What salary or per diem is paid to adjusters? \$3.00 per day. Do adjusters receive, in addition, their expenses? Yes. What is the average cost per adjuster per day, to the company? About \$15.00. What is the average cost of adjusting, per loss? \$450. Have any of the losses been adjusted by officers of the company? Yes. Have such officers received any additional compensation for such services? Yes. If so, what? \$3.00 per day and expenses.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$10,000.00; treasurer, \$15,000.00. Are the bondsmen, in each instance, owners of exempt property, to the value of the face of the bond signed? Yes.

Are the constitution and by-laws printed in full on the policy in use? Yes.

Is the assessment liability of the members clearly defined in the application and policy? Yes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? No. Are such assessments limited? No.

Upon what basis are the rates of assessments calculated? Amount of insurance in force on the first Monday of October.

What per cent. of assessment was levied on the gross outstanding insurance during the past year? 7 mills on hail and 3 mills on tornado policies.

In calculating the rate of assessment is any distinction made on account of the difference in hazard of the various risks insured? No.

What is the longest period for which a risk is written? Five years.

What amount was expended during the past year as attorney fees in the prosecution or defence of contested claims or assessments? \$690.11.

Is a copy of each kind of literature used by the company filed in the insurance department? Yes.

# WISCONSIN TORNADO MUTUAL INSURANCE COMPANY,

MILTON, ROCK COUNTY.

[Organized or incorporated June 15, 1903; commenced business  
June 25, 1903.]

President, W. A. McEWAN, Milton, Wis.  
Secretary, W. W. GILLIES, Evansville, Wis.  
Treasurer, ROBERT OSBORNE, Linden, Wis.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$183 63
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## INCOME DURING YEAR.

Cash received as first payments on policies issued during the year.....	\$231 31
Cash received from assessments during the year .....	42 85
Cash received from all other sources: As- signing policy, 50c; agents' policy fees, \$126.00 .....	126 50
Total income during the year.....	400 86
Sum of both amounts .....	\$584 49

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$16.00 losses occurring in previous years).....	\$27 25
Salaries and commissions paid to agents...	126 00
Paid as salaries and fees to president, \$12.45; secretary, \$34.75; treasurer, \$3.37; directors, \$47.50 .....	98 07
Traveling and other expenses of officers paid All other items: Printing, postage, station- ery, \$22.02; general agent, \$14.50; notary fees, \$0.25; return premium on cancelled policies, \$14.56 .....	43 55
	51 33
Total disbursements .....	346 20
Balance .....	\$238 29

## LEDGER ASSETS.

Cash in company's office.....	\$238 29
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## NON-LEDGER ASSETS.

Supplies .....	20 90
Gross assets .....	<u>\$258 29</u>

## DEDUCT ASSETS NOT ADMITTED.

Supplies .....	20 90
Total admitted assets .....	<u><u>\$238 29</u></u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force December 31st (beginning of year) .....	502	\$724,215 98
Policies written or increased during the year... ..	84	115,757 00
Total .....	586	<u>\$839,972 98</u>
Deduct decreased or ceased to be in force during the year .....	5	11,277 25
Total policies in force December 31st (end of year) .....	581	<u><u>\$828,695 73</u></u>
Losses and claims unpaid December 31st (beginning of year) .....		\$16 00
Losses and claims incurred during year.....		11 25
Total .....		<u>\$27 25</u>
Losses and claims paid during the year .....		<u>27 25</u>

## MISCELLANEOUS QUESTIONS.

Is a membership or other fee charged the member at or before the time of issuing the policy? Yes. What is the amount of such fee? 2 mills premium and \$1.50 policy fee. Is it collected uniformly on all policies? Yes. What disposition is made of such fee? Agent, \$1.50. Company, 2 mills premium.

What is the maximum and minimum commission paid to agents on gross amount of insurance written? \$1.50 per policy. Do agents receive any other compensation from the company whatsoever? Yes. If so, what does such additional compensation consist of? General agent, 50 cents per application sent by him.

Do the foregoing officers receive any additional compensation for their services? Yes. If so, what does such additional compensation consist of? President, 15 cents, per policy; secretary, 25 cents; treas-

urer, 2 per cent. for collecting assessment and one-half per cent. on other money.

What per diem is paid to adjusters? \$2.50. Do adjusters receive, in addition, their expenses? Yes. What is the average cost per adjuster per day, to the company? Adjusted by mail this year. Have any of the losses been adjusted by officers of the company? Yes. Have such officers received any additional compensation for such services? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$1,900.00; treasurer, \$1,000.00. Are the bondsmen, in each instance, owners of exempt property, to the value of the face of the bond signed? Yes.

Are the constitution and by-laws printed in full on the policy in use? Yes.

Is the assessment liability of the members clearly defined in the application and policy? Yes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? Yes. Are such assessments limited? Yes. If so, how? 2 mls above the amount of loss.

Upon what basis are the rates of assessments calculated? On amount of insurance.

What per cent. of assessment was levied on the gross outstanding insurance during the past year? None.

In calculating the rate of assessment is any distinction made on account of the difference in hazard of the various risks insured? No.

What is the longest period for which a risk is written? 5 years.

What amount was expended during the past year as attorney fees in the prosecution or defense of contested claims or assessments? None.

Is a copy of each kind of literature used by the company filed in the insurance department? Yes.

# ST. PAUL MUTUAL HAIL & CYCLONE INSURANCE COMPANY,

ST. PAUL, RAMSEY COUNTY, MINN.

[Organized or incorporated July, 1897; commenced business, 1897.]

President, L. C. STEBBINS, St. Paul, Minn.  
Secretary, JOHN N. KNUTSON, St. Paul, Minn.  
Treasurer, L. C. STEBBINS, St. Paul, Minn.

## BALANCE SHEET.

Amount of net ledger assets December 31st of previous year .....	\$20,883 91
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## INCOME DURING YEAR.

Cash received as assessments from previous years .....	\$4,833 24
Cash received from assessments during the year .....	49,336 17
Cash received from all other sources: Interest and exchange .....	148 47
<b>Total income during the year.....</b>	<b>54,317 88</b>
<b>Sum of both amounts.....</b>	<b>\$75,201 79</b>

## DISBURSEMENTS DURING YEAR.

Amount paid for losses (including \$1,926.62 losses occurring in previous years).....	\$25,590 07
Rent, \$539.50; postage, \$729.17 .....	1,268 67
Salaries and commissions paid to agents...	8,435 37
Salaries paid to adjusters.....	1,490 64
Printing, \$593.40; advertising, \$236.74.....	832 14
Paid as salaries and fees to president, \$5,000.00; secretary, \$2,250.00; treasurer, \$1,750.00 .....	9,000 00
Paid as salaries and fees to office employees.	987 63
Office supplies .....	199 27
Paid for attorneys' fees .....	2,510 00
Insurance department fees and licenses....	494 90
All other items: State taxes and salary agency expenses .....	5,590 75
Furniture and fixtures, and 1903 collections refunded .....	261 14
<b>Total disbursements .....</b>	<b>56,570 58</b>
<b>Balance .....</b>	<b>\$18,631 21</b>

## LEDGER ASSETS.

*Cash deposited in National German-American Bank and East St. Paul State Bank.....	\$18,631 21
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## NON-LEDGER ASSETS.

Assessments in process of collection on poli- cies in force first of year.....	\$58,548 87	
Assessments collected in full on same .....	\$4,833 24	
Charged off as uncollectable ..	32,244 38	
	<u>37,077 62</u>	
	\$21,471 25	
Assessments unpaid and acquired during year .....	22,216 76	
	<u>43,688 01</u>	
Gross assets .....	\$62,319 22	=====

## NON-LEDGER LIABILITIES.

Gross losses or in suspense.....	\$2,500 00
Salaries and commissions of agents, due or accrued.....	1,077 86
All other accounts, bills, etc., remaining unpaid: State taxes estimating .....	1,000 00
Total liabilities .....	<u>\$4,577 86</u>

## EXHIBIT OF POLICIES.

	No.	Amount.
Policies in force December 31st (beginning of year) .....	4,417	\$2,590,119 00
Policies written or increased during the year...	2,992	1,356,292 00
Total .....	6,509	<u>\$3,946,411 00</u>
Deduct decreased or ceased to be in force dur- ing the year .....	1,996	1,082,672 00
Total policies in force December 31 (end of year) .....	4,513	<u>\$2,863,739 00</u>
Losses and claims paid during year .....	377	<u>\$25,590 07</u>

\*\$10,237.90 of above amount is set aside as a reserve fund drawing  
3 per cent. interest.

## MISCELLANEOUS QUESTIONS.

Is a membership or other fee charged the member at or before the time of issuing the policy? Yes. What is the amount of such fee? \$2.00. Is it collected uniformly on all policies? At discretion of agent. What disposition is made of such fee? Retained by him. Agent, \$2.00.

What is the maximum and minimum commission paid to agents on gross amount of insurance written? 4 to 6 mills. Do agents receive any other compensation from the company whatsoever? No.

What is the salary of the president, vice-president, secretary, treasurer, general agent, and members of the board of directors, Total salaries shall not exceed 4 mills on aggregate risks in force during the year. Do the foregoing officers receive any additional compensation for their services? No.

What salary or per diem is paid to adjusters? \$3.00 to \$4.00. Do adjusters receive, in addition, their expenses? Yes. What is the average cost per adjuster per day, to the company? \$7.00. What is the average cost of adjusting, per loss? \$5.00. Have any of the losses been adjusted by officers of the company? No. Have such officers received any additional compensation for such services? No.

Are the officers of the company required to furnish bonds for the faithful performance of their duties? Yes. Secretary, \$500.00; treasurer, \$2,000.00. Are the bondsmen, in each instance, owners of exempt property, to the value of the face of the bond signed? Fidelity Bonding Company.

Are the constitution and by-laws printed in full on the policy in use? No.

Is the assessment liability of the members clearly defined in the application and policy? Yes.

Does the constitution or by-laws provide for the levying on all members of additional assessments if the funds of the company are not sufficient to pay losses? No.

Upon what basis are the rates of assessments calculated? Minnesota state law

What per cent. of assessment was levied on the gross outstanding insurance during the past year. Two and one-half to four and one-half per cent., hail; two and one-half mills, cyclone; eight per cent. on tobacco.

What is the longest period for which a risk is written? 5 years.

What amount was expended during the past year as attorney fees in the prosecution or defense of contested claims or assessments? About \$800 00.

Is a copy of each kind of literature used by the company filed in the insurance department? Yes.





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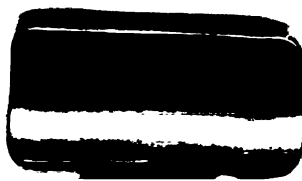




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